

This attendance, proxy and remote voting card is issued in relation to the Annual General Meeting of Shareholders (General Meeting) of Unicaja Banco, S.A. (the Company) which will be held in Malaga, at the registered office, Avenida de Andalucía 10-12, post code 29007, at 9:30 a.m. on 25 April 2019, on first call, and if there is not a sufficient quorum, on second call on 26 April 2019, at the same place and time, following the agenda on the back of this card. The holder of this card may, alternatively: use the card as an accrediting document to attend the General Meeting in person, exercise his/her right to vote remotely, or delegate his/her representation in favour of a third party, whether or not a shareholder of the Company.

SHAREHOLDER name:

Address:

Number of shares:

Shareholder number:

Securities Account Code:

ATTENDANCE

Shareholders who wish to attend in person

Shareholders who wish to attend the General Meeting in person must sign this card, in the space below and present it on the day of the General Meeting at the place where it is to be held

SIGNATURE OF THE SHAREHOLDER ATTENDING IN PERSON

In on 2019

PROXY

Shareholders who wish to appoint a proxy

The shareholder in whose favour this card has been issued appoints as a proxy for this General Meeting: (Check the relevant box.)

- ☐ 1. The Chairman of the General Meeting of Shareholders.
☐ 2.

If no name is indicated, it will be deemed that proxy is granted to the General Meeting of Shareholders.

If the proxy appointed by the Shareholder is a member of the Board of Directors (including the Chairman), he/she could be in a situation of conflict of interest with regard to the agenda items number Three and Six; in that case, it will be deemed that proxy is granted to the Deputy Secretary Non- Director, except in those cases in which precise voting instructions are given for each of the said items.

The shareholder can give his/her specific voting instructions, by checking the corresponding box in the table below. If no instructions are given for any box, it will be deemed that the proxy is authorized to vote in favour of the proposed resolutions made by the Board of Directors and in the direction that he/she deems convenient in the case of voting proposed resolutions not assumed by the Board of Directors.

Voting instructions for proxy with this card.

Vote direction	1.1	1.2	2	3	4	5	6	7
In favour								
Against								
Abstention								
Blank								

Proposals regarding items not included on the agenda of the call

Proxy will be extended to proposals regarding items not included on the agenda. In that case, unless the box 'Abstention' is checked or other voting instructions are given, the Shareholder instructs the proxy to vote in the direction that he/she considers most favourable for the interests of the represented party, within the framework of corporate interest.

- ☐ 1. Abstention
☐ 2. Other instructions

If the proxy appointed by the Shareholder is a member of the Board of Directors (including the Chairman), he/she could be in a situation of conflict of interest with regard to the items not included on the agenda and which make reference to the separation or social responsibility action against the proxy. If that is the case, it will be deemed that proxy is granted to the Deputy Secretary Non- Directors. In case of conflict of interest, in absence of precise instructions, the proxy shall abstain from voting.

SIGNATURE OF THE SHAREHOLDER APPOINTING A PROXY AND SIGNATURE OF THE PROXY ATTENDING THE MEETING

SIGNATURE OF THE SHAREHOLDER APPOINTING A PROXY

SIGNATURE OF THE PROXY ATTENDING THE MEETING

In on 2019

REMOTE VOTING

Shareholders who wish to vote remotely with regard to the proposals on the Agenda.

If, prior to the holding of the Meeting, the shareholder in whose favour this card was issued wishes to vote remotely with regard to the proposed resolutions on the Agenda for this Meeting, he/she must check the corresponding box with an X, depending upon the voting direction or abstention. Remote voting is not permitted for possible proposed resolutions not included on the Agenda. If none of the boxes provided is checked, it will be deemed that the vote is in favor of the proposed resolutions made by the Board of Directors. In any event, in addition to the provisions of the Law, the Bylaws and the General Meeting Regulations, the rules included in the Notice of Call and on Unicaja Banco corporate website must also be followed. In relation to those items not included on the attached agenda, the shares of shareholders participating in the Meeting through remote voting systems shall not be considered as shares present or represented.

Vote direction	1.1	1.2	2	3	4	5	6	7
In favour								
Against								
Abstention								
Blank								

SIGNATURE OF THE SHAREHOLDER VOTING REMOTELY

In....., on 2019

AGENDA

One.- Approval of the Annual Accounts (balance sheet, profit and loss account, statement of recognised income and expense, statement of changes in equity, cash flow statement and notes) and Management Report of Unicaja Banco, S.A. and its consolidated group, corresponding to the business year ending on 31 December 2018.

1.1. Approval of the Annual Accounts of Unicaja Banco, S. A. (balance sheet, profit and loss account, statement of recognised income and expense, statement of changes in equity, cash flow statement and notes), stated by the Board of Directors, as well as of the Management Report, prepared by the same body, corresponding to the business year ending on 31 December 2018, all of them verified by the auditors of Unicaja Banco, S.A.

1.2. Approval of the Annual Accounts of the Consolidated Group of Unicaja Banco, S. A. (balance sheet, profit and loss account, statement of recognised income and expense, statement of changes in equity, cash flow statement and notes), stated by the Board of Directors, as well as of the Management Report, prepared by the same body, corresponding to the business year ending on 31 December 2018, all of them verified by the auditors of Unicaja Banco, S.A.

Two.- Approval of the Non-financial Information Statement of Unicaja Banco and its consolidated group, corresponding to the business year ending on 31 December 2018.

Three.- Approval of the Board of Directors' management during the business year ending on 31 December 2018.

Four.- Approval of the proposed allocation of profit for the business year ending on 31 December 2018.

Five.- Determination of the number of Directors.

Six.- Advisory vote on the Annual Report on Remuneration of Directors corresponding to the business year ending on 31 December 2018.

Seven.- Delegation of authority to execute, interpret, supplement, develop, correct and implement the resolutions adopted by the General Meeting of Shareholders.

RIGHT OF ATTENDANCE

The General Meeting may be attended only by Shareholders who hold at least one thousand (1,000) shares, individually or grouped together until reaching that number and appointing a representative. In any case, the shares representing that capital must be registered in the corresponding book-entry registry at least five (5) days prior to the date on which the General Meeting is to be held. Shareholders must bring to the General Meeting their national identity document or any other document which legally proves their identity. This present attendance card may only be replaced by a certificate of legitimation showing compliance with the attendance requirements.

LIVE BROADCAST

The General Meeting will be broadcasted through the corporate website (www.unicajabanco.com).

SHAREHOLDERS WHO WISH TO DELEGATE THEIR VOTE BY MEANS OF THIS CARD

If the Shareholder does not intend to attend, he/she may grant proxy to any other individual or legal person. To do so, the shareholder must complete the section 'Proxy' in the Attendance and Proxy Card, and sign it. The proxy form can be delivered to the Bank by hand or by regular mail at the registered office of UNICAJA BANCO, S.A. (Avenida de Andalucía, 10-12, 29007 Málaga; Ref.: Shareholder and Bondholder Service Office). The duly completed and signed card must be received at the registered office at least 24 hours before the holding of the General Meeting on first call, and those received afterwards will not be computed. The proxy shall attend the General Meeting bringing his/her national identity document or any other document proving his/her identity, unless proxy is granted to any member of the Board of Directors. The rules included in the Call to the Meeting and on the corporate website must also be followed.

SHAREHOLDERS WHO WISH TO VOTE REMOTELY PRIOR TO THE MEETING BY MEANS OF THIS CARD

If the Shareholder does not intend to attend and does not wish to delegate his/her right of attendance, he/she may vote remotely regarding the items on the Agenda. To do so, the shareholder must complete the section 'Remote Voting' in the front of this document and sign it in the space provided. The shareholder who votes remotely will be considered as present for the purposes of setting up the General Meeting. Remote votes may be sent to the Bank by regular mail or hand delivery, in accordance with that established in the General Meeting Regulations. The rules included in the Call to the Meeting and on Unicaja Banco corporate website must also be followed. If both the proxy and remote voting sections are signed, the remote voting shall prevail and the proxy shall be rendered ineffective.

SHAREHOLDERS WHO WISH TO DELEGATE OR VOTE REMOTELY PRIOR TO THE MEETING BY ELECTRONIC MEANS

Shareholders may delegate representation and vote regarding the items on the agenda of the Meeting by electronic means, in accordance with the provisions of the Bylaws and the General Meeting Regulations. To do so, the rules included in the Call to the Meeting and on the corporate website must also be followed.

NOTARY ATTESTATION

The Board of Directors has agreed to request the presence of a Notary to draw up the minutes of the Meeting.

PERSONAL DATA PROTECTION

In accordance with the regulations on personal data protection, the personal data of shareholders and, if applicable, their proxies, provided to the Company for the exercise of their rights to information, attendance, proxy and voting at the General Meeting, or provided by the banking institutions and securities companies and agencies in which the former have their shares deposited, through Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, SAU (IBERCLEAR), will be processed by Unicaja Banco, S.A., with registered address in Avenida de Andalucía, 10-12, Málaga (C.P. 29007), as responsible for the processing, in order to manage the development, compliance and control of the existing shareholding relationship or, if applicable, of the existing proxy, the notice of call, holding and broadcast of the General Meeting, which will be recorded using audiovisual means and publicly broadcasted on the company's corporate website (www.unicajabanco.com), as well as to comply with its legal obligations.

With the signature of the present document, the attendees expressly accept and consent to the capturing, treatment, reproduction, distribution, public communication, viewing and dissemination of their voice, image and any other personal data that may be captured and expressed during the development of the General Meeting. Likewise, the purpose of the processing is based on the compliance with the Company's legitimate interest to record and broadcast the General Meeting, recognised in the rules and principles of transparency and good corporate governance which are applicable to it.

In the case that natural persons different from the holder or, as the case may be, a third party different from the shareholder, attend the General Meeting, the shareholder must inform them of the topics mentioned in the paragraphs above related to the treatment of personal data, must obtain the consent of the proxy appointed and meet any other requirement which may be applicable for the correct transfer of personal data to Unicaja Banco, which will not have to do any additional action with regard to the interested parties.

The data will be accessible to the Notary who will attend the General Meeting, and may be provided to third parties in the exercise of the right to information provided by law or available to the public insofar as they appear in the documentation available on the website (www.unicajabanco.com) or are stated in the General Meeting whose development will be the object of audiovisual recording and public dissemination on said website.

The treatment of the personal data is necessary for the mentioned purposes and is based on the relationship as shareholder and on the compliance with legal obligations. The data will be conserved during the development of the said relationship and, then, during the applicable prescription periods of any legal or contractual actions.

The holders of the personal data may send their request of access, rectification, cancellation and opposition, limitation to the treatment, portability or withdraw the consent previously given, by means of a written communication addressed to Personal Data Protection Officer of Unicaja Banco, Avenida de Andalucía 10-12, 29007 Málaga, or by sending an e-mail to oficina.proteccion.datos@unicaja.es. In any case, they will always have the possibility to contact the Agencia Española de Protección de Datos, the Spanish authority on data protection, www.aepd.es.

GENERAL INFORMATION

The Board of Directors expects the General Meeting to be held on first call.