

This attendance, proxy and remote voting card is issued in relation to the Annual General Meeting of Shareholders of Unicaja Banco, S.A. (the Company) which will be held in Malaga, at the registered office, Avenida de Andalucía 10-12, 29007, at **10:00 a.m. on 27 October 2020**, on first call, and if there is not a sufficient quorum, on second call on 28 October 2020, 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; 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. **In view of the situation caused by the COVID-19 health crisis, the Board of Directors recommends participation in the General through alternative means to attendance in person, such as remote attendance, delegation or remote voting.**

SHAREHOLDER name:

Number of registered shares:

Address:

Shareholder number:

Securities Account Code:

Attendance

Shareholders attending to 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, together with a copy of their ID document or any other document which legally enables to proof their identity. Please note that, in accordance with Article 9.3 of the Corporate Bylaws and with Article 10.2 of the General Meeting Regulations, only shareholders who hold at least one thousand (1,000) shares shall be entitled to attend the General Meeting. Holders of fewer shares may group together until they reach at least that figure, and they shall appoint their representative. Shares must be registered in the corresponding accounting registry at least five (5) days prior to the date on which the General Meeting is to be held. Remote attendance of shareholders or their proxies must follow the rules included in the notice of call to the General Meeting and on the Company's corporate website (www.unicajabanco.com).

DATE AND SIGNATURE OF THE ATTENDING SHAREHOLDER

Proxy

If the Shareholder is not going to attend to the General Meeting, he/she may grant his/her representation to any other legal or natural person. For that purpose, he/she shall fill in and sign this section in the card. The proxy can be notified to the Company by delivering it at the registered office of Unicaja Banco, S.A. (Avenida de Andalucía, 10 - 12, 29007 Málaga; Reference: Oficina de Atención al Accionista y Relación con Bonistas) or by ordinary mail (using the postage-paid envelope sent with this card). In the case of remote proxy, the duly filled-in card shall be received at the registered address not later than 15:00 on 26 October 2020. A proxy is revocable, the attendance of the shareholder, in person, remotely or casting a remote vote, involves the revocation of the proxy.

The Shareholder in whose favor this present 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 Chairman of the General Meeting of Shareholders

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	2	3
In favor			
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-Director. In case of conflict of interest, in absence of precise instructions, the proxy shall abstain from voting.

DATE AND SIGNATURE OF THE SHAREHOLDER APPOINTING A PROXY

DATE AND SIGNATURE OF THE PROXY ATTENDING THE MEETING

Shareholders who wish to appoint a proxy remotely

Shareholders may appoint a proxy remotely, pursuant to the provisions of the General Meeting Regulations. For that purpose, they shall follow the rules included in the General Meeting Regulations, in the notice of call and on Unicaja Banco corporate website.

Attendance of proxies by electronic means

For the proxy of a shareholder to be able to attend to the General Meeting by electronic means, he/she shall prove the appointment as proxy and his/her identity to the Company, by the submission of the Attendance, Proxy and Voting Card subscribed by the shareholder, or, if applicable, copy of the power registering the proxy, and a copy of the national identity document (DNI), foreigner ID (NIE) or passport of the proxy, which will have to be received by the Company not later than 15:00 on 26 October 2020, by ordinary post sent to the Company's registered address (Avenida de Andalucía, 10-12, 29007 Málaga) or by e-mail (buzondeaccionistas@unicaja.es). Please note that the deadline to prove the appointment as proxy matches the deadline for the prior registration for remote attendance, so if you are interested in attending the meeting by a proxy, we recommend you to read carefully the rules in the notice of call.

Remote voting

The shareholder in whose favour this card has been issued may vote remotely with regard to the proposed resolutions on the Agenda for this Meeting, by checking the corresponding box with an X, depending upon the voting direction or abstention and signing on the indicated place. 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. A shareholder casting a remote vote shall be considered as present for the purposes of constituting the General Meeting. Votes can be sent to the Company by delivering them at the registered address of Unicaja Banco, S.A. (Avenida de Andalucía, 10 - 12, 29007 Málaga; Reference: Oficina de Atención al Accionista y Relación con Bonistas) or by ordinary mail (using the postage-paid envelope sent with this card). The duly filled-in card shall be received at the registered address not later than 15:00 on 26 October 2020. Remote voting is not permitted for possible proposed resolutions on items not included on the Agenda. In the case of items not included on the agenda, the shares of Shareholders participating at the General Meeting by remote voting means, shall not be considered as present or represented shares. In case of signature of the sections of proxy and remote voting, remote voting shall prevail and the proxy shall have no effect.

Vote direction	1	2	3
In favor			
Against			
Abstention			
Blank			

DATE AND SIGNATURE OF THE VOTING SHAREHOLDER

Shareholders who wishes to vote remotely by electronic means prior to the holding of the General Meeting

The Company puts at the disposal of shareholders the possibility of voting the proposed resolutions on the agenda of the Meeting by electronic means, as set forth in the General Meeting Regulations. To that end, shareholders must follow the procedure set forth in the General Meeting Regulation, in the notice of call and on the corporate website.

AGENDA

One.- Approval of the proposal for allocation of profit corresponding to the business year ended on 31 December 2019.

Two.- Share capital reduction by means of the redemption of own shares, with a charge to unrestricted reserves and with exclusion of the creditors' right to challenge reduction. Amendment of Article 5 of the Bylaws. Delegation to the Board of Directors with the power to sub-delegate.

Three.- Delegation of powers to execute, construe, supplement, develop, correct and implement the resolutions adopted by the General Meeting of Shareholders.

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 and control the call, holding and broadcast of the General Meeting, in compliance with its legal obligations arising from the existing shareholding relationship. It is hereby notified that the General Meeting will be recorded using audiovisual means with the sole and exclusive purpose of being publicly broadcasted on the company's corporate website (www.unicajabanco.com).

By attending the General Meeting, the attendees expressly, unequivocally and conclusively 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 recommendations of the Good Governance Code for Listed Companies which are applicable to it, as well as in the consent of the attendee to the General Meeting, having at his/her disposal other means to exercise his/her rights.

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 processing 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 legal grounds for the processing of the said third party's data are the same as those described above for shareholders.

The data will be accessible to the Notary who will attend the General Meeting, and may be provided to third parties due to legal obligation or available to the public from any location in and outside the European Union, 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 the said website.

The processing of the personal data is necessary for the mentioned purposes and is based on compliance with legal obligations arising from the existing shareholding relationship. 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, opposition, limitation to the processing, portability or withdraw the consent previously given, by means of a written communication addressed to Personal Data Protection Office 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 Shareholders are informed that the Board of Directors expects the General Meeting to be held on first call.