CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT

2021



This document is a translation into English to facilitate its understanding by potential stakeholders.

The version of the non-financial report approved by the General Shareholders' Meeting is the one written in Spanish, which can be accessed via the following link: https://www.unicajabanco.com/es/rsc/informes-de-responsabilidad-social

In case of contradiction or discrepancy between the English and the Spanish versions, what is determined in the latter will prevail.

consolidated non-financial information statement 2021





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Through these brief introductory words I have the opportunity to present the Consolidated Non-Financial Information Statement of the Unicaja Banco Group, which reports on the main actions and indicators qualitative and quantitative in the environmental, social and governance (ESG) and Corporate Social Responsibility (CSR) areas, corresponding to 2021.

The year 2020 was atypical, with the onset of a pandemic that has drastically altered the social order and had an extraordinary impact on economic activity. In 2021, with the start of mass vaccination, there was a certain stabilization of the situation, partially thwarted in the final weeks of the fiscal year by the appearance of a new variant of the COVID-19 virus.

Banking institutions have continued to play a crucial role in the continuity of productive activity and in the structuring of the economic measures required in the face of an unparalleled crisis situation for families and companies. I would again like to take this opportunity to acknowledge the dedication and responsibility shown by the Bank's and Group's staff in general through these difficult years.



Despite all the difficulties and the fact that the health crisis has not yet been overcome, we are convinced that this situation should not stop or slow down our efforts to transform our society into one that is more inclusive and respectful of the natural environment, and that is conducive to sustainable, intelligent and inclusive growth.

The year 2021 was particularly important for the structure of the Unicaja Banco Group. On March 31, 2021, the Unicaja Banco and Liberbank Extraordinary General Shareholders' Meetings approved the merger transaction, whereby the former absorbed the latter. The legal procedures culminated on July 30, 2021, with the registration of the merger deed with the Companies Register.

Through this merger, the Group has reached a total business volume of close to 150,000 million euros and more than 4.3 million customers, becoming a point of reference in six of Spain's Autonomous Communities with a broad and diversified presence in the national territory, a high-quality, solid balance sheet and one of the highest solvency levels in the sector.

Unicaja Banco's objective, from a social perspective, has not only been maintained, but also reinforced, as in addition to the contribution of value to shareholders, increasing profitability, it also seeks to improve the offer and quality of service to customers and to continue supporting the country's economic recovery. Unicaja Banco upholds the shared values of proximity, ties with the regions in which it operates, a commitment to training, research and innovation, and sustainability in its business strategy.

The new 2022-2024 Strategic Plan, publicly presented on December 10, 2021, is structured around five essential priorities and enabling axes: increased specialization to accelerate commercial activity, improved efficiency through operational excellence, advanced risk management with a conservative profile, improved and enhanced digital banking capacities and a commitment to sustainability in all the Group's lines of business.

As regards the fifth of the aforementioned axes, Unicaja Banco will freely and actively be promoting its commitment to sustainability in all lines of business. As a major new development which anticipates a general trend and a true paradigm shift, financial and non-financial aspects will be combined as a prior step to a harmonious consideration of the impact of the Group's activities on society and of society's dynamics on the Unicaja Banco Group.

The new challenge of sustainability is therefore assumed as an opportunity for the development and improvement of day-to-day management, for which, in addition to the renewed offer of products and services, we are working on reducing our own carbon footprint and that of the credit and investment portfolios, while promoting a culture of climate and environmental risk management, in line with the European Central Bank's supervisory expectations. All of the above will only complement and reinforce the Group's traditional commitment to CSR and financial education.

From a governance standpoint, the Sustainability and CSR Committee, chaired by myself, continued to hold its meetings in 2021, becoming in the process a key meeting point for promoting the management of ESG factors and stakeholder relations.

The Bank's new organizational structure has a dual focus: a Sustainability and CSR Department, with across-the-board functions and an ESG Business Department, which centers more on the development of sustainable products and services. Both directorates have the task of promoting the implementation of the Sustainable Finance Action Plan, approved by the Board of Directors in 2020 and reviewed in 2021, with the involvement of the entire Organization.

This increased relevance of sustainable finance does not separate us from the complementary perspectives of CSR and innovation or from adequately addressing the needs and expectations of all our stakeholders. We continue to work on maintaining and expanding efficient and transparent relationship models with the various groups, which are increasingly based on technological development.

Finally, I would like to thank all the people and institutions that have placed their trust in the Group and those who have worked with us in the effective performance of our corporate mission and the exercise of our CSR. I sincerely hope that they will continue to do so in the future. We will devote our best efforts to merit the renewal of that trust and to meet the needs expressed by all our stakeholders. We believe that the Unicaja Banco Group can play the role that the emerging society demands of us, responding to the great changes that await us in the years to come.

Through all this, the Group also reaffirms its ties with the United Nations Global Compact and the Spanish Global Compact Network, thus demonstrating its support for the achievement of its goals, including the Sustainable Development Goals (SDGs) of the 2030 Agenda, which set out the path we must all follow.





SCOPE

The purpose of this consolidated non-financial information statement is to provide an overview of the evolution of the Unicaja Banco Group in the 2021 financial year (from January 1, 2021 to December 31, 2021), of its management and business model, as well as of the exercise of its Corporate Social Responsibility in its different areas. In view of the foregoing, this non-financial information statement contains the most relevant economic and financial information, as well as information related to environmental, social and corporate governance (ESG) and CSR aspects.

For the first time this statement contains certain indicators pursuant to the provisions of Regulation (EU) 2020/852 of the European Parliament and of the Council of June 18, 2020, on the establishment of a framework to facilitate sustainable investment.

In 2021, the first year as a combined entity, it has been verified that, in relation to the subsidiaries that make up the Unicaja Banco Group, the respective environmental and social impacts are material for the Group, so that the indicators reflect, in general, the activity of all of them.

It is also reported that no Group company is currently required to issue an individual Statement of Non-Financial Information due to the number of employees, total assets and annual net sales.

The Unicaja Banco Group complies with the provisions of Article 49 of the Code of Commerce regarding the dissemination of non-financial information, by virtue of the amendment made by Law 11/2018, of December 28, 2018, through the issuance of a separate report that forms part of the consolidated management report that is subject to the same criteria of approval, filing and publication as the aforementioned management report.

The information gathered comes from accounting and documentary records, regulations, procedures and rules approved by the board of directors or other competent bodies, as well as from its regular control and follow-up reports, such as, for example, the guidelines established in the "Policy for the preparation and disclosure of economic-financial, non-financial and corporate information". In order to ensure maximum transparency, information used by Group management is also provided in documents submitted to the board of directors, in communications sent to the National Securities Market Commission (CNMV), together with statements from the heads of the various general management departments, directorates and other departments. The presentation of the economic, environmental, social and corporate governance aspects was carried out using the conventional definitions used in this type of Report or Notes, or in those used by companies in the financial sector.

Giving continuity to the non-financial information statement of previous years, the 2021 statement was prepared pursuant to the provisions derived from Law 11/2018 of December 28, 2018 on non-financial information and diversity, with the amendments operated by this Law on the Commercial Code, and is oriented according to the guidelines of the GRI Sustainability Reporting Standards (GRI Standards), in its Essential Compliance and Financial Services Sector Supplement of the GRI G4 Guidelines. In preparing this statement, the European Commission's "Guidelines on non-financial reporting", published in 2017, were taken into consideration. With a view to the preparation of subsequent Statements, within the framework of the regulations that will gradually be approved and of the supervisory expectation (in particular, European Central Bank Guidance on climate-related and environmental risks of November 2020, addressed to significant credit institutions), the "Supplement

on climate-related disclosures" will be taken into consideration, published in 2019, of the aforementioned "Guidelines on non-financial reporting", which, in turn, expressly integrates the recommendations, published in 2017, of the Task Force on climate-related financial disclosures (TCFD), set up by the *G*-20 Financial Stability Board.

In addition, the non-financial information has been externally reviewed, following the assurance requirements indicated in the revised international standard ISAE 3000, by an independent assurance service provider appointed by the Board of Directors at the proposal of the Audit and Compliance Committee.

As required by GRI guidelines, in 2020 Unicaja Banco prepared a materiality analysis in the area of sustainability, in order to ascertain the general expectations of stakeholders, which was taken as a reference for the preparation of this non-financial information statement. The dual materiality study carried out identified the economic, environmental and social aspects that are significant for stakeholders and the importance attributed to these aspects by the Group. The first materiality analysis of the combined entity will be performed in 2022.

The information contained in the non-financial information statement can be complemented with that reflected in the individual and consolidated Annual Financial Statements, the Information of Prudential Relevance (Pillar 3), the Annual Corporate Governance Report - which shows information on the governing bodies, related-party transactions and risk management, among other aspects - and the Annual Report on Remuneration of the Directors, as well as with updated information on the Group's activities and the communications sent to the CNMV for disclosure. The aforementioned reports are available on the Unicaja Banco corporate website (www.unicajabanco.com).

Finally, as a point of contact for questions related to the report, an email address has been made available (<u>rsc@unicaja.es</u>).

Significant changes during the period covered by the non-financial information statement in the size, structure and ownership of the organization

The most significant changes in 2021 were related to the materialization of the merger of Unicaja Banco and Liberbank, due to the absorption by the former of the latter.

In general terms, the non-financial information for 2020 has not been restated, although in some cases aggregate data for Unicaja Banco and Liberbank for 2020 may be presented where it provides value for the correct interpretation of the information.

This operation led to the creation of the fifth largest bank in the Spanish financial system in terms of assets, with a broad and diversified presence throughout the country, being a reference bank in six autonomous communities, with a solid and healthy balance sheet.

As a result of the integration, the composition of the board of directors was reconfigured, as described in this report.

Fundación Bancaria Unicaja continues to hold the position of principal shareholder of Unicaja Banco at the end of the year. Its share in the capital stock slightly exceeds 30%.

This non-financial information statement includes the information of Unicaja Banco and its subsidiaries that make up the Unicaja Banco Group. Where the reported information refers not to the

Group but to a part of it, this shall be explicitly specified.

This document contains the information of the companies originating in the Liberbank Group as of January 1, 2021, in general. Where this is not the case, it shall be expressly indicated.

IDENTIFICATION OF MATERIAL ASPECTS

The Unicaja Banco Group periodically performs an analysis to identify those aspects that, in accordance with the guidelines of the Global Reporting Initiative Standards, especially GRI 101 Fundamentals and GRI 102 General Contents, are most relevant for its different stakeholders. The aspects that influence the Group's capacity to generate value and that are of interest to the groups and people with whom it relates continue to be identified.

In 2020, the Unicaja Banco Group extended its method of data analysis in the determination of material aspects in the field of CSR, using this extension for the development of the non-financial information statement for 2020 and 2021. To the double external-internal study (of the environment, in which significant public information regarding the economic, financial and social context is taken as a benchmark, subsequently contrasting it with the internal analysis), information has been added from:

- Provisions derived from the regulatory framework: Law 11/2018 of December 28, 2018, amending the Commercial Code, the revised text of the Capital Companies Act approved by Royal Legislative Decree 1/2010 of July 2, 2010 and the Auditing of Accounts Act 22/2015 of July 20, 2015, in relation to non-financial information and diversity.
- Analysis of the main voluntary reporting frameworks (GRI Standards, GRI G4 Sector Disclosures Financial Services, GRI Sustainability Topics for Sectors).
- CSR materiality analysis of other comparable financial institutions.

As a consequence of the publication of Law 11/2018, this analysis has also been more clearly aligned with the non-financial risks identified in the Unicaja Banco Group, so that the matrix resulting from the identification of relevant aspects reflects which risks are more material both from an internal perspective and from the perspective of stakeholders.

To assess whether an issue is material in the context of sustainability, a combination of factors internal and external to the Unicaja Banco Group were considered. Any reference to materiality contained in this non-financial information statement has to be understood to be related to the field of sustainability and CSR, although regulation and supervisory expectations suggest a growing complementarity between the two spheres.

The scope of non-financial risk management activities in the Unicaja Banco Group was determined by, among other requirements, those derived from Law 11/2018 and Directive 2014/95/EU, amending Directive 2013/34/EU, currently under revision, regarding the disclosure of non-financial information and information on diversity. This legislation seeks to identify risks to improve sustainability and increase the confidence of investors, consumers and society in general, increasing for this purpose the disclosure of non-financial information, including information related to social and environmental factors, as well as other purely financial information, related to the business model and sustainable financial products (European Union Environmental Taxonomy Regulation, mentioned above).

Non-financial risks analyzed

	Type: <u>ENVIRONMENT</u>
Sub-type	Definition
1. Climate change	Risks associated with climate change and global warming, including physical risks (changes in ecosystems) and risks relating to carbon or transition (to a low-carbon economy). In financial institutions, the "regulatory risk" (changes in financial regulations to address the risk of climate change), among others, must also be considered
2. Sustainable use of resources. Circular economy	Risks related to the unsustainable use of natural resources (water, energy, raw materials) and of the waste generated
3. Environmental and social criteria in business	Risk linked to exposures that generate adverse impacts on the natural environment, the communities or the entity itself and its collaborators, as a result of the activities in which we invest or finance. Managing environmental and social aspects reduces the risk of credit and investment portfolios, improves the transparency of transactions, adds value for clients and investors and generates new business opportunities
	Type: <u>SOCIAL AND STAFF-RELATED MATERS</u>
Sub-type	Definition
4. Employment and work organization	Risk associated with hiring practices and integral human resources management, including qualification, conciliation, promotion, work organization etc.
5. Health and safety	Risk linked to inadequate worker health and safety management practices based on both physical and psychological conditions
6. Talent management	Risk linked to poor talent management at all levels of the company, not being able to attract and retain productive professionals, which may lead to a decrease in competitiveness
7. Diversity. Equality and the work- life balance	Risk related to labor diversity management practices, including actions on equality and universal accessibility as an element of control against discrimination
	Type: <u>HUMAN RIGHTS</u>
Sub-type	Definition
8. Human rights	Risk derived from the direct or indirect impact of the organization that may harm the fundamental and basic rights of people related to human rights
	Type: <u><i>ETHICS</i></u>
Sub-type	Definition
9. Corruption and bribery	Ethics-related behavioral risk. Threats related to legal or internal policy violations that would generate negative consequences (e.g. bribery, corruption, money laundering etc.)
10. Transparency of information	Risk of not providing clear, concise and transparent information on the results and data presented by the entity or on public information on governance to stakeholders due to the legal consequences of non-compliance
11. Risk management and compliance	Risk of corporate and internal governance functions. This is the possibility of loss due to failures in the system (set of rules, relationships and internal organs) through which the management of a legal entity is directed and controlled
12. Adequate management of delinquency	Risk due to the possibility of non-repayment of the financing granted to the borrower under the conditions agreed with the borrower, as a consequence of the deterioration of the borrower's payment capacity
13. Profitability, solvency, stability	Risk of not having sufficient capital, in quantity or quality, to meet internal business objectives, regulatory requirements or market expectations

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advancing digitalization	21. Digitalization and accessibility	incompatibility, cybersecurity, privacy and compliance.
	21. Digitalization and accessibility	Risks arising from ceasing to provide services in sparsely populated areas in the face of

Table 1. Non-financial risk

In order to identify the relevance in the financial sector, both the Organization's competitive strategy and the expectations expressed in international standards and sector-specific bibliographic references were taken into account.

This internal analysis was complemented by an external analysis taking into account the concerns expressed directly or indirectly by stakeholders. Both expectations from a broad societal perspective and the influence of the Unicaja Banco Group on upstream (suppliers) and downstream (customers and users of financial services) organizations were considered.

In order to develop this external analysis, the relevant departments of the Group were involved, based on the stakeholder group with which they preferably interact. Using an impact assessment methodology, information was obtained on the degree of stakeholder concern in relation to each of the 21 non-financial risks mentioned above.

The resulting weighting (distribution by weights of the importance of the different non-financial risks) is shown in the following chart:



As can be seen, risks related to corporate governance and ethics are the most relevant, followed by those related to social and personnel issues. Human rights risks continue to occupy the final position, although, from a regulatory point of view, the attention paid to this matter is growing, particularly with regard to due diligence processes.

The most relevant non-financial risks for stakeholders, which can influence their assessments and decisions more significantly, are those derived from corruption and bribery and security and data protection, followed by risk management and compliance. When contrasting the result of this information with the internal analysis (importance of this potential impact on the Unicaja Banco Group), the following materiality matrix is obtained:





Figure 1. Materiality matrix of the Unicaja Banco Group (potential impact)

This materiality matrix has been arrived at as a result of the non-financial risk assessment process (short, medium and longterm), with the participation of the external perspective of stakeholders.

As shown in the figure above, the following material issues are highlighted, among others, in relation to the Group's non-financial risks:

Material issues	Specif	ic issues
Corruption and bribery	Combating corruption and	bribery Preventing illegal
	conduct	
	Preventing money launderi	ng
	Criminal compliance	
Safety and data protection	Data protection and digital information security customer service	rights assurance digital transformation
Risk management and compliance	Global risk management sustainable finance	
Digitalization and accessibility	Digital transformation Information security of people with disabilities people with disabilities	Employment Universal accessibility for
Transparent and responsible marketing	Business model and service offerings	Product Sustainable

	finance (sustainable financial products)		
Profitability, solvency and stability	Management model Business model management Cor	Global risk porate shareholdings	
Bad debt management	Management model Business model		
Transparency of information	Sustainable finance Shareholders and investors Suppliers Prevention o unlawful conduct		
Climate change	CSR model Environmental management programs Specific commitments on environmental and climate change		

Table 2. Material issues

The list of material issues was expanded with respect to the previous year in order to more accurately reflect the most relevant aspects that were analyzed and reported on herein.

The analysis model thus contemplates the two dimensions necessary to assess whether a subject is material:

- The importance of economic, environmental and social impacts (internal perspective).
- Influence on stakeholder' evaluations and decisions, measured as their interests and expectations (external perspective).



ORGANIZATION AND STRUCTURE

Following the merger by absorption of Liberbank, the Unicaja Banco Group is now the fifth largest private banking group in Spain.

Unicaja Banco is the Group's parent company. Its head office is located at Avenida de Andalucía 10-12, Málaga. As of December 31, 2021, the capital stock of Unicaja Banco after its merger by absorption with Liberbank amounted to 663,708,369.75 euros, divided into 2,654,833,479 shares with a par value of 0.25 euros each. The main shareholder of the Bank is Fundación Bancaria Unicaja, which owns 30.24% of the capital stock.

In order to carry out its activities, Unicaja Banco has a set of subsidiaries, belonging to relevant sectors in its territories of operation, which make up its business group.

The Bank's corporate purpose is to carry out all kinds of activities, operations, acts, contracts and services inherent to the banking business, in general or directly or indirectly related or complementary thereto or its development, provided that their performance is permitted or not prohibited by the legislation in force.

The Bank's corporate purpose includes the rendering of investment services and other auxiliary services, as well as the performance of activities inherent to insurance agents, as exclusive or related operator, without the simultaneous exercise of both.

It is registered in the Companies Registry of Málaga and as a credit institution in the Special Registry of the Bank of Spain under number 2103. It also holds a license for the exercise of banking activities granted by the Ministry of Economy and Finance under Royal Decree 1245/1995.

ESTRUCTURA CORPORATIVA Y PRINCIPALES ACCIONISTAS DEL GRUPO UNICAJA BANCO



Fundación Unicaja	30,20%
Oceanwood Capital Management	7,40%
Fundación Cajastur	6,60%
Indumenta Pueri, S.L.	5,00%
Tomás Olivo López	3,60%

Figure 1. Corporate structure and main shareholders of the Unicaja Banco Group.

The companies that make up the Group, together with Unicaja Banco, as of December 31, 2021, are as follows:

Company name	Activity
ADMINISTRADORA VALTENAS, S.L.U.	Representative company
ALQLUNIA DUERO, S.L.	Real estate development
ANALISTAS ECONÓMICOS DE ANDALUCÍA, S.L.U.	Study and analysis of economic activity
ANDALUZA DE TRAMITACIONES Y GESTIONES, S.A.U.	Management and settlement of documents and deeds
ASTURIANA DE ADM. DE VALORES MOBILIARIO, S.L.U.	Representative company
BANCO EUROPEO DE FINANZAS, S.A.U.	Bank
BCLM MEDIACION, OPERADOR DE BANCA SEGUROS, S.A.U	Banking-insurance operator
BRIAREO GESTION, S.A.U.	Brokerage activities in securities and other assets
CAJA CASTILLA LA MANCHA FINANCE, S.A.U.	Other financial services
CAJA CASTILLA LA MANCHA INICIATIVAS INDUSTRIALES, S.L.U.	Holding company activities
CAMIN DE LA MESA, S.L.U.	Representative company
CANTABRICA DE INVERSIONES DE CARTERA, S.L.U.	Holding company activities
CCM BROKERS 2007 CORREDURÍA DE SEGUROS, S.A.U.	Insurance brokerage
CONCEJO EXPLOTACIONES, S.L.U.	Tourism sector
CORPORACION EMPRESARIAL CAJA EXTREMADURA, S.L.U.	Holding company activities
EXPLOTACIONES SANTA ISABEL, S.L.U.	Tourism sector
FACTORIA DE TRANSFORMACIÓN DE OPERACIONES Y SERVICIOS, S.L.U.	Business management consulting activities
GESTIÓN DE INMUEBLES ADQUIRIDOS, S.L.	Real estate development
LA ALGARA SOCIEDAD DE GESTIÓN, S.L.U.	Tourism sector
LIBERBANK CAPITAL, S.A.U.	Financial services
LIBERBANK CONTACT, S.L.U.	Contact center activity
LIBERBANK DIGITAL, S.L.U.	Information technology services
LIBERBANK GESTION, SGIIC, S.A.U.	Collective investment management
LIBERBANK IT, S.L.U.	IT consulting activities
LIBERBANK MEDIACIÓN, OPERADOR DE BANCA SEGUROS, S.L.U.	Banking-insurance operator
LIBERBANK PENSIONES, S.G.F.P., S.A.U.	Pension fund management company
LIBERBANK SERVICIOS AUXILIARES DE BANCASEGUROS, AIE	Other activities auxiliary to insurance and pension funds
LIBERBANK SERVICIOS FINANCIEROS, S.A.U.	Holding company activities
MIDAMARTA, S.L.U.	Real estate holding company
MOSACATA, S.L.U.	Real estate holding company
NORTEÑA PATRIMONIAL, S.L.U.	Representative company
PARQUE INDUSTRIAL HUMILLADERO, S.L.	Industrial land development
PEÑA RUEDA, S.L.U.	Representative company

PICO CORTES, S.L.U.	Representative company
PICO MIRAVALLES, S.L.U.	Representative company
PLANES E INVERSIONES CLM, S.A. (company in liquidation)	Real estate holding company
PROCESA RECUPERACIÓN DE ACTIVOS, S.A.U.	Legal activities
PROPCO BLUE 1, S.L.	Real estate development
PUERTU MARAVIO, S.L.U.	Representative company
PUNTIDA, S.L.U.	Holding company activities
SEGURANDALUS MEDIACIÓN CORREDURÍA DE SEGUROS, S.A.	Insurance brokerage
SIERRA DEL ACEBO, S.L.U.	Representative company
TIATORDOS, S.A.U.	Representative company
UNICAJA GESTIÓN DE ACTIVOS INMOBILIARIOS, S.A.U.	Real estate holding company
UNICARTERA GESTIÓN ACTIVOS, S.L.U.	Financial activity
UNICORP PATRIMONIO SOCIEDAD DE VALORES, S.A.U.	Asset management
UNIGEST, S.A., SGIIC	Collective investment management
UNIMEDIACIÓN, S.L.	Banking-insurance operator
UNIÓN DEL DUERO COMPAÑÍA DE SEGUROS DE VIDA, S.A.	Insurance company
UNIWINDET, S.L.	Wind energy

^{*}Increase, with respect to the previous year, of the companies belonging to the Group after the merger by absorption of Liberbank.

Other entities other than those mentioned above can be identified in Annexes 2 and 3 of the Unicaja Banco Group's Consolidated Financial Statements.

MISSION, VISION AND VALUES

The Unicaja Banco Group's social commitment is reflected in the performance of its activities, by maintaining its permanent responsibility and attention to the needs of its customers, shareholders and other stakeholders, as well as the economic, environmental and social needs of the territories in which it operates.

As defined in the Corporate Social Responsibility Policy of the Unicaja Banco Group, the Group integrates CSR in the core of its business strategy, management instruments, in the marketing of financial products and services and in the development of its action plans, as reflected in its Mission, Vision, Values and Basic Principles, which mark the daily development of the activity of the Bank and the companies of its Group, as well as that of the medium- and long-term strategy.

Mission

The Unicaja Banco Group's CSR is based on a set of principles and actions aimed at contributing to the economic and social development of its sphere of activity, with full respect for the environment, considering the needs and expectations of the different stakeholders, with whom it wishes to maintain a constant flow of communication through the appropriate channels.

The promotion of these goals, criteria and behavior, both within the company and in society, is part of the goal to ensure economically efficient management that is capable of generating profits, within a framework of sustainable development that goes hand-in-hand with social progress and environmental protection.

The Unicaja Banco Group manages its activity in a responsible and efficient manner that is oriented towards the socioeconomic development of all the territories in which it operates, especially those of origin, with which it has long-standing ties.

In the pursuit of its mission, the Group's permanent objectives are to satisfy the needs of its customers, shareholders and investors and to preserve its good image and reputation in the broadest sense.

Vision

Unicaja Banco and the other companies through which it carries out its financial activity aspire to consolidate their position as benchmark institutions in their respective fields of activity by offering a wide and diverse range of quality financial products and services, providing a highly professional and qualified service that is adapted to the demands and requirements of the different customer segments. From the perspective of efficient business management, they seek to obtain profits and harmonize all of the foregoing with the purposes of the different stakeholders and those of society in general.

Values

The fulfillment of the Group's mission is based on a set of values, among which the following merit special mention:

- 1. Prudence, solvency and stability in the management of resources entrusted by customers, shareholders and investors.
- 2. Transparency, integrity, ethical commitment and corporate responsibility.
- 3. Business efficiency and continuous improvement of the business management model.
- 4. The provision of quality services in face-to-face and online formats that meet the needs and expectations of the clientèle.
- 5. Commitment to training, research and innovation as the basis for sustaining environmental, social and economic development over time.
- 6. Respect for the environment, with particular attention to climate change.
- 7. Commitment to sustainable finance and to the development and distribution of sustainable financial products and services.
- 8. Satisfaction of the needs of all stakeholders.

- 9. Pride in belonging to the Group and its project among employees, who are one of the Company's main assets and serve as a direct link with customers, shareholders and investors, and equal treatment in identical situations.
- 10. The connection with the territory and the socioeconomic development of the geographical areas of action, through the formalization, among other manifestations, of alliances with the most representative social and economic agents.

KEY FIGURES

Economic-financial activity (consolidated)	12/31/2021	12/31/2020
Income statement (millions of euros)		
Interest margin	730.1	578.2
Gross margin	1,099.3	955
Profit (loss) from operating activities before write-downs	392.5	383
Profit (loss) from operating activities	258.3	98
Profit (loss) before tax	1,021.4	99
Consolidated profit (loss) for the year	1,113.2	77.8
Risk management		
NPL ratio (%)	3.5	3.7
NPL ratio (%)	68.5	62.8
Added value. Distribution (consolidated)*	12/31/2021	31/12/2020**
Distribution (millions of euros)		
Overhead, depreciation, amortization and other operating expenses.	377.8	266.7
(excluding taxes)	104.9	69.2
Of those who contribute to the Deposit Guarantee Fund and the Resolution Fund		
Staff costs (excluding social security)	350.4	296.9
Social security, taxes, fees and public benefits	116.7	193.6
Losses on assets and allowances	672.4	283.8
Consolidated profit (loss) for the year	1,113.2	77.8
Consolidated profit (1055) for the year	· J	

^{*}According to methodology proposed by SPI-Finance 2002

Complete information on the financial statements is available on the corporate website, in the "Economic and Financial Information" section

Significant information	12/31/2021	12/31/2020
Distribution network		
Offices	1,374	950
ATMs	2,679	1,470
Partner agents	3,183	1,445

^{**}The information for 2020 has been restated

CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT 2021

Bank cards issued	3,257,630	1,781,788
Dataphones and POS terminals	32,426	32,304
Electronic banking	32,120	32,30
Number of users	3,021,612	1,899,310
Number of Univía operations	1,187,375,352	875,290,517
	1 1	'
Environmental issues*		
Electricity consumption (MWh)	35,318	22,564
Water consumption (m³)	155,109	46,968
Paper consumption (Kg)	341,673	254,867
Computer waste (Kg)	101,997	225,350
Inventory of GHG emissions, Scope 1 (equivalent tons of CO ₂)	411	89
Inventory GHG emissions, Scope 2 (equivalent tons of CO ₂)	3,365	3,331
GHG emissions intensity (equivalent tons of CO_2 per employee)	0.41	0.59
Social and personnel issues**		
Number of employees	9,264	5,748
Workforce distribution (men/women, % of total)	46.8/53.2	49.9/50.1
Average employee age (years)	47.2	47.4
Training hours	508,447	358,190
Absenteeism hours	630,322.14	569,973.25
Information relating to the fight against corruption and bribery		
Operations evaluated by the Criminal Risk Prevention Committee	246	268
Contributions		
Contribution to Foundations and NGOs (euros)	1,322,943	1,146,263
) data has been restated due to a methodological change	1	

^{*2020} data has been restated due to a methodological change

^{**}Data for 2020 only includes the figures from Unicaja Banco's parent company at the close of 2020 Information about the Company

	UNICAJA BANCO GROUP 2021		UNICAJA BANCO GROUP	UNICAJA BANCO**
Customers	LIBERBANK*	UNICAJA BANCO*	2021	2020
Number	-	-	4,304,958	2,657,679
NPS overall clientèle (%, measurement range between -100 and +100)	-	26.6		41.22
Average time for resolution of complaints and claims (days)	-	-	35.3	31.5
Providers				
Average term of payment to suppliers (days)	25.78	6.82	-	8.27
Total supplier turnover (millions of euros)	229.2	131.3	-	132.2
Suppliers with turnover below 1.5 million euros (% of total)	40.3	39.7	-	45.8
Tax information				
Total tax contribution (millions of euros)	87.4	603.7	691.1	157.6

^{*}Non-aggregated data

^{**}Data for 2020 only includes the figures from Unicaja Banco's parent company at the close of 2020



GOVERNANCE BODIES

BOARD OF DIRECTORS AND SUPPORT COMMITTEES

12/31/2021

Composition of the board(1)	Position	Category	Date of appointment
Manuel Azuaga Moreno	Chairman	Executive	12/1/2011
Manuel Menéndez Menéndez ⁽²⁾	CEO	Executive	3/31/2021
Juan Fraile Cantón	Vice-chairman	Proprietary director	12/1/2011
Manuel González Cid ⁽²⁾	Coordinating director	Independent	3/31/2021
Teresa Sáez Ponte	Board secretary	Proprietary director	4/27/2018
María Luisa Arjonilla López	Board member	Independent	1/23/2020
Ana Bolado Valle	Board member	Independent	4/27/2018
Manuel Conthe Gutiérrez	Board member	Independent	4/27/2018
Jorge Delclaux Bravo	Board member	Independent	3/31/2021
Felipe Fernández Fernández	Board member	Proprietary director	3/31/2021
María Garaña Corces	Board member	Independent	3/31/2021
Petra Mateos-Aparicio Morales	Board member	Proprietary director	1/30/2014
Manuel Muela Martín-Buitrago	Board member	Proprietary director	2/21/2018
Ernesto Luis Tinajero Flores	Board member	Proprietary director	3/31/2021
David Vaamonde Juanatey	Board member	Proprietary director	3/31/2021

- (1) By resolution of the Board of Directors, adopted at the meeting held on February 25, 2021, ratified by the General Shareholders' Meeting at the meeting held on March 31, 2021, Manuel Menéndez Menéndez, Felipe Fernández Fernández, Ernesto Luis Tinajero Flores, David Vaamonde Juanatey, Jorge Delclaux Bravo, María Garaña Corces and Manuel González Cid were appointed as new Group board members, following the voluntary resignations presented by the board members Ángel Rodríguez de Gracia (effective July 28, 2021), Agustín Molina Morales, Isabel Martín Castellá and Victorio Valle Sánchez, effective July 30, 2021.
- (2) At its meeting held on August 6 and after completing the merger with Liberbank, S.A., the board of directors agreed to appoint Manuel Menéndez Menéndez as Chief Executive Officer, replacing Ángel Rodríguez de Gracia, and to appoint Manuel González Cid as coordinating director of the bank, replacing Isabel Martín Castellá.

The board of directors is currently composed of 15 members.

Vicente Orti Gisbert	Non-director vice-secretary

The composition of the committees⁽³⁾ as of December 31, 2021 was as follows (there were no vacancies):

Audit and Compliance Committee	
Chairman Board member Board member	Manuel Conthe Gutiérrez Ana Bolado Valle Jorge Delclaux Bravo
Board member	David Vaamonde Juanatey
Secretary	Petra Mateos-Aparicio Morales
Risk Committee	
Chairman Board member Board member Board member Secretary	Jorge Delclaux Bravo Manuel Conthe Gutiérrez Manuel González Cid David Vaamonde Juanatey Teresa Sáez Ponte
Appointments Committee	
Chairwoman Board member Board member Board member Secretary	Ana Bolado Valle Manuel González Cid María Garaña Corces Felipe Fernández Fernández Manuel Muela Martín-Buitrago
Remuneration Committee	
Chairwoman Board member Board member Board member Secretary	María Garaña Corces Ana Bolado Valle María Luisa Arjonilla López Juan Fraile Cantón Ernesto Luis Tinajero Flores
Technology and Innovation Committee	
Chairwoman Board member Board member Board member Secretary	María Luisa Arjonilla López María Garaña Corces Petra Mateos-Aparicio Morales Manuel Muela Martín-Buitrago Felipe Fernández Fernández

(3) At its meeting held on August 6, 2021, the board of directors approved the new composition of the Support Committees, as well as the appointment of María Garaña Corces as chairwoman of the Remuneration Committee, replacing Victorio Valle Sánchez, and the appointment of Jorge Delclaux Bravo as chairman of the Risk Committee, replacing Isabel Martín Castellá.

Article 16.5 of Unicaja Banco's articles of association establishes the duty of the board of directors to ensure that the procedures for the selection of its members ensure diversity with respect to matters such as age, gender, disability, professional training and experience. It should also ensure that they do not suffer from implicit biases that could imply any discrimination and, in particular, that they facilitate the selection of female directors in a number that allows for a balanced presence of men and women.

The diversity policy, approved by the board of directors on February 27, 2019, recasts and develops in a single text the diversity-related provisions of the articles of association, the board regulations and other policies in force at the Bank. As established through this policy, the Nominating Committee takes into consideration the balance of knowledge, ability, diversity and experience of the board of directors in the selection of candidates for directors.

Financial 2021 was marked by the merger of Unicaja Banco (the absorbing entity) and Liberbank (the absorbed entity). As a result of this process, Unicaja Banco's board of directors, which was composed of 12 members, was expanded to 15 members. The merger entailed a restructuring of the board to include directors from the merged entity.

Given that this renewal of the board could affect gender distribution, the Common Merger Plan included the both entities' intention for the structure of the board to comply with Recommendation 15 of the Corporate Governance Code, with the percentage of female directors being no less than 30%. At the close of 2021, the board of directors included five female directors, representing one third of the Board members and thus exceeding the target.

In relation to gender, the Nomination Committee noted that it would be sure to maintain the above ratio and, as far as possible, increase gender diversity in the composition of the board of directors to reach 40% women by close of 2022 and beyond.

The board of directors of the parent company is the guarantor of the establishment and proper functioning of a clear and appropriate governance framework for the structure, business and risks of the Group and its entities.

For further information, please refer to Unicaja Banco's Annual Corporate Governance Report, available on its corporate website.

MANAGEMENT TEAM

EXECUTIVE DIRECTORS, GENERAL MANAGERS AND SIMILAR AND OTHER PERSONNEL WITH KEY FUNCTIONS FOR THE DEVELOPMENT OF FINANCIAL ACTIVITY¹

EXECUTIVE	DIRECTORS
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1. Executive chairman Manuel Azuaga Moreno

2. CEO Manuel Menéndez Menéndez

OTHER MEMBERS OF THE MANAGEMENT COMMITTEE

3. G.M. Vice-Chairwoman(*) Isidro Rubiales Gil

4. G.M. Deputy to the Chief Executive Officer(**) Jesús Ruano Mochales

5. G.M. Finance (CFO) Pablo González Martín

6. G.M. Operations and Technology Severino J. Méndez Suárez

7. G.M. Business Jonathan Joaquín Velasco

8. G.M. General and Technical José M. Domínguez Martínez

Secretariat

9. G.M. Credit risk Francisco J. Pérez Gavilán

10. G.M. Human Resources, Talent and José María de la Vega Carnicero

Culture

11. G.M. Global Risk Control Cédric Blanchetière

12. G.M. Strategic Planning and Agustín Lomba Sorrondegui

Budgeting

13. Office of the Chief Executive Officer Ana Echenique Lorenzo

14. Transformation and Innovation Cristo González Álvarez

15. Digital Business Joaquín Sevilla Rodríguez

16. Investor Relations Juan P. López Cobo

17. Business Objectives and Monitoring Marta Suárez González

18. ESG Business Miguel A. Barra Quesada

HEADS OF INTERNAL CONTROL FUNCTIONS

19. Internal Audit Jesús Navarro Martín

20. Regulatory Compliance Galo J. Sastre Corchado

OTHER MEMBERS OF THE SUBJECT GROUP

Vicente Orti Gisbert 21. Legal Counsel

- (*) Control and Relationship with Supervisors
- (**) Corporate Development, Investees, Recoveries and Non-Core Asset Management

G.M.: General Manager.

¹Group subject to suitability assessment.

¹By resolution of the board of directors adopted at its September 3 meeting, the Strategy and Transformation Committee was abolished and its functions were assumed by the full board of directors.



ECONOMIC, FINANCIAL AND REGULATORY CONTEXT

The spread of COVID vaccination, combined with the support of economic and fiscal policies, has led to a material improvement in the global financial situation and forecasts. However, the appearance and spread of new variants show that we are still some distance from normality and that uncertainties remain high.

This improvement is reflected in the most current projections. After the significant drop in world GDP in 2020 (3.1%), the latest IMF forecasts predict high growth of 5.9% and 4.9% in 2021 and 2022 respectively.

In the eurozone, the latest estimates indicate that GDP could reach its pre-pandemic level early in the year.

The Spanish economy has maintained a similar evolution, but with a more pronounced initial impact of the pandemic on GDP and a slower recovery. This has had a significant influence on the country's dependence on the tourism sector and resulted in weaker private consumption and investment, which has been strongly affected by the global supply crisis.

The most recent Bank of Spain projections point to a recovery in continuous progression for the next three years. However, the emergence of the Omicron variant and its spread within the Spanish population could hinder this dynamism in the short term. Once this new "shock" is over however, the economy is expected to return to a path of solid growth as the supply chain situation and inflationary pressures on commodities and fuels normalize. This will be boosted by the positive influence of projects financed through the Next Generation EU (NGEU) program and the maintenance of favorable financial conditions for business investment.

Specifically, the projections used by the Group to prepare its Strategic Plan anticipate GDP growth of 4.8% in 2021, rising to 5.7% in 2022 and reaching 2.1% in 2023 and 1.8% in 2024.

However, as noted above, these estimates are subject to various sources of uncertainty, including the pandemic, disruptions in global supply chains, the use of NGEU funds and the persistence of inflationary pressures, which condition the development of the recovery.

The gradual disappearance of bottlenecks in logistics chains and the partial reversal of the increase in energy prices should reduce inflationary pressures over the course of 2022. The forecasts used by the Group indicate that inflation will fall from 2.9% in 2021 to 2.4% in 2022, and will be close to 2.0% in the following two years.

In terms of monetary policy, recent developments remain consistent with a return to moderate inflation in the medium term. At the European Central Bank's December 2021 Governing Council, it was decided to conclude the pandemic asset purchase program (PEPP) by the end of March 2022, reducing the pace of purchases in the first quarter of the year. This decision anticipates that the impact of the healthcare crisis on inflation in the medium term is considered to have been overcome.

However, the emergence of qualified voices pointing to the existence of structural factors in the upward trend of the inflation rate constitutes a new source of uncertainty regarding the evolution of interest rates.

Following criteria of prudence and transparency in the preparation of its financial projections, the Group has chosen to use flat interest rate curves at September 2021 levels to calculate the yields and cost of its portfolios.

It seems clear that fiscal policy should focus on the sectors and agents most affected by the crisis, adjusted to viable companies and through measures that do not increase the public deficit. From a regulatory perspective, some of the major pending issues, such as the development of the third pillar of the Banking Union, the common Deposit Guarantee Fund, have been postponed, given the need to address the health, social and economic crisis as a matter of priority. In the domestic sphere, numerous regulatory provisions have sought to alleviate the situation of the most vulnerable groups during the pandemic.

On the purely banking side, the current context is marked by the post-pandemic recovery, low rates and pressure on digitalization and sustainability:

- Uncertain macroeconomic environment: economic recovery coupled with continued low interest rate environment, COVID uncertainty and first signs of price increases.
- Accelerated cultural and behavioral changes, both on the part of customers who adapt quickly to digital channels and employees who are able to sustain high levels of productivity in semi-on-site work schemes.
- Increased risk of credit restructurings and payment difficulties for some customers.
- The increased concentration of the sector will create a short-term opportunity to capture market share, albeit with a more demanding medium-term competitive situation.
- Acceleration in the process of reducing network cost structures by competitors.
- Increased sensitivity to the issue of sustainability and climate change by investors, clients and regulators, with the consequent pressure on financial institutions acting as catalysts for sustainable transition. 2022 saw the partial entry into force of the European Union's Environmental Taxonomy Regulation, which will be fully operational in January 2023. In the meantime, the process of dialogue with stakeholders has already begun with a view to having, at a later date, a social regulatory taxonomy applicable throughout the Union.

Despite all these challenges, the Bank is committed to strengthening its size and profitability and has developed a new Strategic Plan.

MANAGEMENT MODEL

Strategic Plan

In July 30, 2021, the take-over merger between Unicaja Banco and Liberbank took place, making the Bank the fifth largest Spanish financial institution, providing it with a clear geographical complementarity and a qualitative and quantitative leap in scale.

Integration offers the following strengths:

- A larger scale, which allows us to commit ourselves to new business models, digitalization and talent attraction.
- Low-risk portfolio with limited exposure to the sectors most affected by COVID.
- Improved efficiency through significant cost savings and revenue synergies.
- Improved access to debt and capital markets.
- Increased shareholder remuneration capacity as a result of higher expected earnings per share.

A vision across four levels: customers, shareholders, employees and society.

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Clientes	Accionistas	Empleados	Sociedad
 Excelencia en la calidad del servicio, adaptabilidad y agilidad en la respuesta Servicio personalizado a las necesidades de los clientes Creación de relaciones a largo plazo y de confianza (transparencia) Innovación continua para dar soluciones eficientes y de valor añadido 	 Rentabilidad sostenible Gestión eficaz del riesgo Mejores prácticas de gobierno corporativo Sólida solvencia Diversificación hacia negocios con right to win 	Equipo altamente cualificado y comprometido Desarrollo continuo de nuestros profesionales Fuertes valores y cultura compartidos por toda la organización	 Compromiso con la educación e inclusión financiera Impacto y acción social en los territorios de influencia Respeto por el medio ambiente Fomento de las finanzas sostenibles

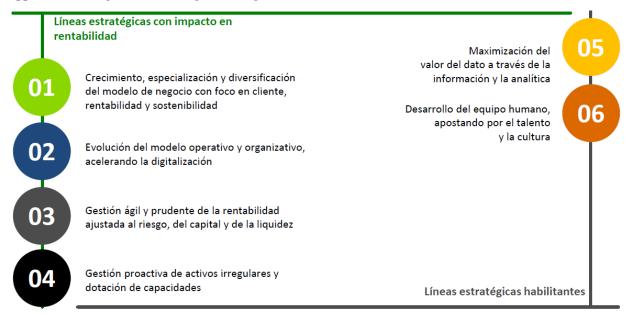
All this complemented by a clear environmental and social vocation in the development of our activity from the outset:

✓ Sustainable objectives. We have identified metrics for achieving sustainable objectives in line with the Entity's strategy. We are committed to a renewed product and service offering, with a focus on increasing the transparency of financial activities (green loans, ESG savings products and others).

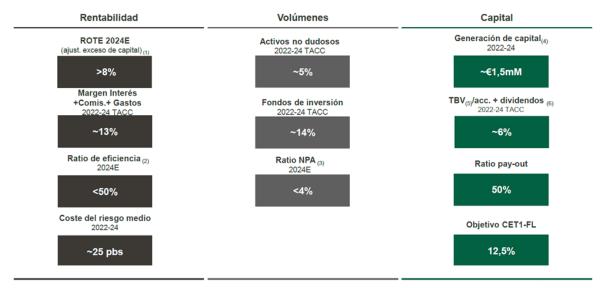
We are committed to reducing the carbon footprint of the Bank's carbon footprint and that of its credit and investment portfolios.

- ✓ Partnership and sustainable commitments. We are a signatory member of the UN Global Compact, a member of the Spanish Global Compact Network and the Bank supports SDG achievement. We are part of the Collective Commitment to Climate Action. We are committed to CSR and financial education. We have contributed close to 500 homes to the Social Housing Fund and adopted the Code of Good Practices for the restructuring of mortgage loans.
- ✓ Sustainable end-to-end strategy. We have opted for the creation of directorates dedicated to the promotion of sustainability. We are developing a methodology for identifying, measuring and managing risks derived from the climate in business and the business in the climate. We continue to foster an institutional culture that identifies and discloses short- and long-term climate and environmental risks, among other sustainability-related risks, to the market and stakeholders.

In order to structure the achievement of this vision, in December 2021 the board of directors approved a Strategic Plan outlining six strategic lines:



- 1. Growth, specialization and diversification of the business model with a focus on customers, profitability and sustainability.
- 2. Evolution of the operating and organizational model, accelerating digitalization.
- 3. Agile and prudent management of risk-adjusted returns, capital and liquidity.
- 4. Proactive management of irregular assets and capacity building.
- 5. Maximizing data value through information and analytics.
- 6. Development of the human team, focusing on talent and culture.



Financial targets regarding profitability, revenue generation, efficiency and solvency maintenance.

(1) Excess de capital por encima del dipletivo del 12,5% CET1 (decidendo el pago del capón AT1), El ROTE sin decluir el excess de capital sería x-7,5%, (2) Excluyendo ingresos de la cartera de negociación. (3) Ratio NPA 2023E <5%, (4) Induje la termenación a los accionistas e incremento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario el valor targité en la discipión a accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (5) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al accionista su porcemento del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al accionista su porcenista del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al accionista su porcenista del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al contrato del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al contrato del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) La renumeración al contrato del CETF1, durante 2022-24E, (6) Tampalite Book Valvario, (6) Tampalite Book Valvario, (6) Tampalit

Sustainable finance

The Sustainable Finance Action Plan

The consideration of sustainable growth has governed the development of the Group's business activity and its relationship with stakeholders for many years, as can be seen in the CSR Policy which makes this intention explicit, and, above all, through the Sustainability Policy.

The values included in the CSR Policy explicitly include a commitment to sustainable finance and the development and distribution of sustainable financial products and services.

Meanwhile, the Sustainability Policy determines that the purpose of sustainable finance is, in a broad sense, that of financing and investment decisions, both by financial institutions and other related economic agents. Due consideration is given to the "three dimensions of sustainable development" – environmental, social and governance (ESG) – in order to contribute to the achievement of solid, balanced and inclusive growth.

This Policy specifies the Group's positioning with respect to sustainable finance, particularly from the perspective of strategy and general objectives, corporate and business management and the design and marketing of financial products and services in accordance with ESG criteria. These meet the needs of customers and investors, allowing them to respond harmoniously to the commitment expressly undertaken by the Group to achieve the Paris Agreement, the Global Compact Principles, the 2030 Agenda and the SDGs and other initiatives to which the Entity has freely and voluntarily adhered, in response to its own strategic positioning, such as the Collective Commitment to Climate Action, undertaken at the COP25 in Madrid.

Unicaja Banco Group's Sustainability Policy is based on a set of principles, as detailed below:

- The integration of ESG criteria in the core of its business strategy, its management instruments and the development of its action plans, as well as in its medium and long term strategy, through an approach that allows preventing the occurrence of possible negative impacts on the environment and society.
- The consideration of ESG criteria with the aim of promoting, among other purposes, social and financial inclusion, and the contribution to the fight against climate change and the preservation of the environment, from the standpoint of efficient business management and the harmonization of all this with the purposes of the different stakeholders.
- The identification and quantification of all risks, financial and non-financial, and specifically physical and transitional risks related to climate change and their appropriate and prudent assessment and management.
- The promotion of sustainable and efficient practices that avoid or minimize the pollution generated by the Group's activities, inspired by the efficient use of natural and energy resources.
- Ongoing dialogue with all stakeholders to understand their expectations regarding ESG factors and their management by the Group.
- Involvement and awareness of sustainability issues among all stakeholders, including the Group's workforce, with the development of training and information actions.
- The assessment of the impact of climate change on the investment being financed and the impact of the financed investment on climate change.
- The incorporation of socially and environmentally sustainable financial products and services, pursuant to the European Union's classification system.

As a significant new development for 2021, Unicaja Banco revised its Sustainable Finance Action Plan, approved in 2020, with which it will promote the integration of ESG criteria into its business model. This was a strategic decision, approved by the board of directors.

The purpose of this Action Plan is to organize the transition towards an entity model that integrates aspects related to sustainability, specifically in four areas: business models and strategies; governance; risk management (especially climate and environmental risks); and transparency in this area.

The Plan also includes the integration of risks associated with climate change and the environment into the financial institution's own management model, in addition to defining objectives and establishing metrics and indicators to facilitate strategic decision-making by the institution.

Among other measures, Unicaja Banco's Action Plan seeks to promote the transition of its products to sustainability classification, in addition to contributing to the development and marketing of new financial products and services, both retail and wholesale, that promote sustainable consumption and investment.

As far as Axis 5 is concerned, the 2022-24 Strategic Plan focuses on a commitment to sustainability in all lines of business. The new challenge of sustainability is assumed by Unicaja Banco as an opportunity for development and improvement in its daily management, for which it will work on a new range of products and services and on the reduction of its carbon footprint, while promoting a culture of

sustainability, identification and climate risk management. The aim is to ensure that 75% of the funds meet ESG standards, developing a range of products in this line that include green mortgages, ecosustainable agro-financing, energy rehabilitation loans, mobility master plans and eco green motor loans, sustainable investment, pension funds and electric car insurance.

The Group also took decisive steps in 2021 in this area of sustainable financial products and services, building on the offer of new sustainable financial products initiated in 2020, which will serve to achieve the aforementioned Pillar of the Strategic Plan. The ESG Products section provides details of the main products included in this new offering, which is gradually expanding in order to provide an adequate response to customer expectations and preferences.

Sustainability management structure

With regard to the Group's internal governance for the management of sustainability-related issues, the Bank has set up a dual structure in 2021.

ESG Business Management is a response to the increased sensitivity of investors, customers, regulators and supervisors to sustainability. This department is responsible for designing the necessary actions to respond to stakeholder expectations in this area. It will also be the responsibility of this department to ensure the integration of ESG risks in the management of the business, by identifying, measuring, managing and monitoring them. This department, in coordination with the General Business Department, identifies and promotes the materialization of new business opportunities arising from accompanying customers in the investments required for the transition to a more sustainable model and the development of ecosystems and a catalog of sustainable products.

The Sustainability and CSR Department's mission is to promote and coordinate the implementation of an ethical, environmental and socially responsible management model, integrated into the Group's strategy and processes. This Directorate collaborates in the preparation and monitoring of the Sustainable Finance Action Plan, promoting actions that allow for improvement in coordination with the ESG Business Directorate, advising other centers on this matter. Finally, it manages and coordinates the actions corresponding to Corporate Social Responsibility.

The Sustainable Finance Training Plan

Unicaja Banco has launched a training plan focusing on sustainable finance for its entire workforce. The aim is to raise awareness in this area and provide the necessary basic skills, taking into account the new regulatory framework for sustainability and the entity's commitment to ESG factors, highlighted through its Sustainable Finance Action Plan and the new Strategic Plan.

The sustainable finance training plan contemplates, among other actions, the implementation of a general action, aimed at the entire staff, and another specific action, for groups whose activity in the Group presents specific needs in this area. The overall program comprises several key sustainability and corporate social responsibility topics, addressed through an online training course.

As a complement to the design of this training program, Unicaja Banco has created the School of Sustainable Finance in Unicampus, the virtual campus to which the bank's employees have access. The aim is to host the training and information resources that are generated on sustainability and to serve as a permanent space for the staff to keep their knowledge on this subject up to date. Here employees can

find course content, a glossary, links to important sustainability websites etc. In addition, it offers the possibility of making queries on this matter for resolution by the Sustainability and CSR Department.

ESG products

Directly and with the participation of other Group companies, both in design and marketing, Unicaja Banco has been developing numerous initiatives for the development and implementation of sustainable financial products over the past two years. In implementing its business strategy, it has launched financial products that comply with at least some of the environmental objectives set forth in Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, which sets the following as environmental objectives: climate change mitigation and adaptation (in force since January 2022), the sustainable use and protection of water and marine resources, the transition to a circular economy, pollution prevention and control, and the protection and restoration of biodiversity and ecosystems (with these last four coming into force in January 2023).

For a better understanding and analysis of the current ESG products marketed by the Bank, directly or indirectly, ESG financial products in the areas of financing and savings can be distinguished, as can other products that arise from agreements that Unicaja Banco enters into with different suppliers.

ESG product financing

<u>Discount-rate Oxígeno mortgages.</u> This is a mortgage product marketed through branches, remote banking and third-party channels (the Idealista channel).

The product offers financing for homes with high energy efficiency (type A energy rating), offering a bonus in the financial conditions for these circumstances, with a minimum term of 10 years and a maximum of 30 years.

<u>Ecomobility</u>-associated loans. Currently, there are different types of loans aimed at financing sustainable and low-emission mobility.

<u>Ecomovilidad Particulares/Motor Eco Verde</u>: This is a loan for individuals to finance the purchase of environmentally-friendly vehicles (ECO, ZERO) and recharging points. It is exclusively intended for the purchase of vehicles of the following types: vehicles labeled ZERO and ECO by the Dirección General de Tráfico (DGT) (battery electric vehicles, extended battery electric vehicles, hybrid electric vehicles, fuel cell vehicles, vehicles powered by CNG, LNG or GLPC), electric motorcycles with or without sidecar, with two or three wheels and a design speed of over 45 km/h (L3e, L4e and L5e), light (L6e) and heavy (L7e) quadricycles, as well as the cost of installing the electric or plug-in hybrid vehicle recharging point.

Online Ecomobility Particulares for individuals: Exclusively marketed through digital channels. This is a fixed-rate consumer loan to finance ecological cars and motorcycles (ECO, ZERO) and vehicle recharging points.

<u>Ecomobility Negocios for businesses</u>: This is a loan for micro-businesses and the self-employed to finance ecological cars and motorcycles (ECO, ZERO) and vehicle recharging points for use in business activities.

Loans associated with the improvement of the energy efficiency of homeowners' associations.

Energy rehabilitation loans for homeowners' associations and energy efficiency improvement: This is a loan to finance building renovation or rehabilitation works for homeowners' associations, with a maximum term of ten years, with the possibility of a grace period of up to one year and the possibility of financing up to 90% of the cost of the work.

The aim is to finance the works of reform or rehabilitation of buildings and/or the incorporation of energy efficiency measures, framed within the Rehabilitation, Regeneration and Urban Renewal Act 8/2013, of June 26, 2013. The investment seeks to reduce the ecological footprint and energy consumption, improve the insulation of the building, install solar panels or undertake improvements in the thermal and lighting installations.

Collaboration with the *Instituto para la Diversificación y Ahorro de Energía* (IDAE, Institute for Energy Diversification and Saving). If the homeowners' association is a beneficiary of the aid for energy rehabilitation actions in existing buildings program, this financing complements the amount of the aid to carry out the renovation.

Loans associated with the promotion and development of clean energy.

<u>EDP photovoltaic installation loan</u>: This is a personal loan for the installation of photovoltaic self-consumption with a term of up to ten years without a grace period.

It seeks to encourage and promote the photovoltaic installation for self-consumption of EDP solar products in single-family homes. There is also the possibility of financing the batteries and maintenance of the installation, as well as electric car recharging points.

Loans associated with the promotion of sustainability in agriculture.

<u>Ecosostenibilidad Agro loan</u>: This is a loan to finance sustainable investment projects in the agricultural and livestock sector for a maximum term of ten years, with 100% of the investment financed.

It is aimed at financing sustainable investment projects with a focus on energy efficiency in the agrolivestock sector, such as water efficiency projects, renewable energies, waste management, ecological agriculture and development of the rural environment.

"Ing" products.

<u>Renting Lease Plan</u>: This is a comprehensive electric vehicle rental service for a fixed monthly fee. The monthly rent ranges from 48 to 60 months.

It is aimed at customers who want to eliminate the hassle and worry of vehicle maintenance and the risks associated with ownership and who are committed to reducing their carbon footprint.

ESG savings/investment products

<u>Investment funds</u>: Collective Investment Institutions (CIIs) that invest the resources raised from the fund's units in socially sustainable investments.

<u>Unifond ISR</u>: Direct and indirect investment (0%-100% through CIIs), 30%-75% of total exposure in equities, with no sector/capitalization predetermination. In addition to financial guidelines, Socially Responsible Investment (SRI) valuation criteria are applied. The majority of the portfolio complies with the ethical ideology. There is an ethics committee whose composition and functions are described in the prospectus. The remainder of the total exposure will be invested in public and/or private fixed income (including deposits and money market instruments, listed or unlisted, liquid), with no predetermined duration and in issues with a minimum rating equal to that of the Kingdom of Spain. However, it may have up to 25% of this exposure in aggregate, in low quality assets and subordinated debt of financial institutions/other sectors. Within this same percentage, it may also invest in non-contingent convertible bonds (which grant the right to be converted into shares).

<u>Liberbank Solidario Fund</u>: The fund seeks long-term capital growth, with a maximum volatility target of less than 5% per annum. Financial and SRI or ESG criteria are directly and indirectly applied through CIIs. It invests 70-100% of its assets in CIIs, most of which follow extra-financial or socially responsible investment criteria and are managed by prestigious ESG companies.

Pension funds The fund's assets are invested in socially sustainable investments.

<u>Uniplan Futuro Sostenible</u>: This fund promotes environmental or social characteristics. It is described as an International Mixed Equity fund in the fund's investment mission. Its medium/long-term objective is to outperform eurozone fixed income assets. To this end, it invests mainly in the international fixed income and equity markets with the highest criteria of security and profitability, minimizing investment risk with respect to variations in the economic environment. The Fund invests primarily in equity assets, the percentage of which is above 50% and below 75%. No minimum or maximum capitalization limit is established in the selection of securities. These equity assets are listed on organized markets in OECD countries and emerging markets.

Agreements and arrangements

<u>Motor insurance</u>: The bank has an agreement with the insurance company Caser to include additional coverage for electric cars in the automobile policy, covering theft and/or theft of the recharge cable, battery and travel assistance in case of exhaustion and failure of the electric battery.

<u>Clean energy distribution agreements:</u> The aim here is to market Naturgy's energy services of electricity, gas and maintenance services, with the latter's commitment to supply clean energy.

<u>Electric motorcycles:</u> Within the framework of the "Mobility Economy Master Plan" project, an agreement has been signed with Next Electric Motors S.L. to promote the sale of electric motorcycles and mopeds under special conditions to the Bank's customers.

<u>Installation of photovoltaic panels:</u> In order to continue developing specific actions that reinforce the Bank's responsible banking positioning and stimulate the marketing of solar energy-related products, a new collaboration agreement has been reached with EDP, aimed at marketing photovoltaic installations in the corporate sector.

<u>Installation of electric chargers:</u> The Mobility Economy Master Plan includes the search for agreements to offer our customers the installation of electric chargers, with or without financing, thus

expanding the range of products associated with electric mobility. The agreement was been signed with EDP, with the latter assuming all supply logistics and costs.

Agreements for sustainable mobility: Here the aim is to market a folding urban electric bicycle, a mountain bike and four electric motorcycle models (with ranges from 60 to 80 km/hour) as part of our clear commitment to sustainable mobility. The agreement was signed with Ebroh Bikes.

Follow-up of the commitments made at COP25 in Madrid in December 2019

On the occasion of the United Nations Climate Change Conference (COP25) held in December 2019 in Madrid, together with more than twenty Spanish financial institutions, Unicaja Banco signed a collective climate action agreement promoted by the Spanish Banking Association (AEB) and the Spanish Confederation of Savings Banks



(CECA) by which it undertook, among other measures, to reduce the carbon footprint of its credit portfolio within a specific period of time in a way that can be measured using internationally approved criteria and in line with the objectives set out in the 2015 Paris Agreement. The Unicaja Banco Group thus joined the Collective Commitment to Climate Action promoted by UNEP FI (United Nations Environment Program Finance Initiative).

The difficulties inherent to the pandemic, which even led to the postponement of the COP26 in Glasgow until late 2021, did not prevent Unicaja Banco from starting work on the implementation of its sustainability commitments in 2020, as well as their further development in 2021, with the levers represented by the Sustainable Finance Action Plan (revised this year) and Axis 5 of the 2022-24 Strategic Plan.

The Group remains committed to the dissemination of a set of measures to support and accelerate the shift towards low-carbon and climate-resilient technologies, business models and societies. Specific decarbonization targets for the lending and investment portfolio, aligned with the Paris Agreement will be published in 2023, as will indicators related to ESG risk, including physical and transitional risks associated with environmental and climate risk.

These purposes should be understood without detriment to the specific steps taken in 2020 and 2021, which will be developed in subsequent years, including the beginning of the marketing of sustainable financial products to meet customer expectations, the improvement of the methodology for measuring Unicaja Banco's carbon footprint, the performance of the first climate stress test of the European Central Bank and the prior analysis for the measurement of the carbon footprint of the financing and investment portfolios, as well as other initiatives that will be reported gradually, in accordance with the established deadlines.



BUSINESS MODEL, CHANNELS AND LINES OF ACTIVITY

As the maximum management and supervisory body of the Bank, the board of directors sets Unicaja Banco Group strategy, determining the business model, the capital strategy and objectives, the risk propensity, the risk policies and the Group's organizational and functional structure.

In the broad sense of the term, the main thrust of the Unicaja Banco Group's activity is to support all the economic sectors that operate in its sphere of action, whether in person or virtually, placing customers at the center of its commercial strategy with a broad, diversified and competitive portfolio of products and services that provide value to the customer. The financial strength of the Unicaja Banco Group's typical banking business has enabled it to focus its attention on personalized customer management.

Unicaja Banco's business model is mainly focused on areas of influence and, specifically, in its regions of origin (Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León and Extremadura), with an emphasis on proximity banking. The Group only operates in Spain, with a broad and diversified presence in 80% of the Spanish territory.

It can be characterized by its deep roots in the territories in which it operates and its closeness to, trust and knowledge of its clientèle, its involvement in their prosperity and its bond and identification with local people, given its interest in identifying and meeting their financial and social needs in an inclusive and sustainable manner, all with the support provided by the physical proximity of its network of branches. The Group also stands out due to its universal banking and sustainable business model focusing on retail business, under a prudent management of its socially responsible commercial strategy and risk profile, which prioritizes quality, innovation and digital transformation and incorporates technology to improve customer service and the efficiency of the entity.

Among the Unicaja Banco Group's goals are the generation of trust and the creation of long-term value for its shareholders and other groups, improving efficiency levels and supporting all the economic sectors within its scope of action, placing customers at the center of its commercial strategy through a broad, diversified, competitive and quality portfolio of products and services that provide real value.

The Unicaja Banco Group's current business model has as its main characteristic a predominantly retail banking orientation, aimed mainly at individuals and SMEs, in which proximity to customers and the establishment of long-lasting relationships with them are key elements. The Bank develops various strategies to achieve customer loyalty, offering all types of transactional services, payments, non-banking products and financing, particularly mortgages and primary residences.

The diffusion and flexibility of Unicaja Banco's commercial network makes it possible to develop this business model in which proximity to the customer is a fundamental aspect.

The Unicaja Banco Group is distinguished by its high degree of knowledge of the territories that constitute its scope of action, its bond and identification with local people and the business fabric of these territories, with a real interest in attending to the financial and social needs of their inhabitants and economic agents and the physical proximity provided by its branch network.

The Unicaja Banco Group also develops a corporate banking activity aimed at companies which also combines the provision of transactional and payment services with medium and long-term financing. Within this corporate banking section, as a reference institution its links with the territory allow it access to local and regional public administrations, to which it provides cash collection among other services, enabling it to broaden the scope of its resources.

Customer resources

Unicaja Banco is committed to being a point of reference in the management of its customers' long-term savings, identifying their financial objectives and providing comprehensive, competitive, sustainable and quality solutions, whether its own or those of third parties.

In 2021 therefore, an agreement was signed with JP Morgan that enables clients to benefit from the investment product design and management capabilities of a global leader. Progress was also made in the ESG transformation of the product range and the Group's strategic commitment to savings was reinforced, highlighting this as one of the pillars of the Strategic Plan.

Channels

Unicaja Banco Group's commercial activity is structured through a multi-channel management system, centered around the branch network as the basic customer service unit and reinforced with other alternative channels. Adapting the installed capacity to the conditions of the current economic-financial environment, at the end of 2021, the Group had 1,394 branches: 1,392 in Spain, distributed across 39 provinces and in the Autonomous Cities of Ceuta and Melilla, one representative in the United Kingdom and another in Mexico. Of the total (696 including Ceuta and Melilla), 47.99% are in Andalusia and Castilla La Mancha. The Group's international presence is further enhanced through CECA's network of representative offices and foreign banking correspondents, leading international banks throughout the world (in the United States, United Kingdom, Germany, France, Switzerland, Belgium, the Netherlands, Luxembourg, Morocco etc.) and leaders in the financial sector in their respective countries, with whom collaboration agreements are in place.

As a complement to the branch network, as of the close of 2021, the Unicaja Banco Group had 2,679 ATMs, 32,426 dataphones and point-of-sale terminals and 3.25 million credit/debit cards in operation.

By the close of 2021, the number of Internet banking users was close to 3.02 million, with more than 2.69 billion transactions carried out through this channel.

The *Junto a Ti* ("Close to You") service was implemented in 2019 in Liberbank as an omnichannel management model, seeking proximity to the customer and the personalization of services. This is a service that offers personalized remote assistance through specialized managers located in a remote center, assumed as its own by the combined entity.

Commercial network. Unicaja Banco Group	12/31/2021	12/31/2020
Distribution network	Group	Group
Offices	1,374	950
ATMs	2,679	1,470
Partner agents	3,183	1,445
Bank cards issued	3,257,630	1,781,788
Dataphones and POS terminals	32,426	32,304
Electronic banking		
Users	3,021,612	1,899,310
Univía operations	2,690,033,432	875,290,517
Junto a Ti remote management		
Customers	193,588	-
Managers	65(*)	-

(*) 63 managers + 2 portfolio managers.

Means of payment

The range of bank cards available through Unicaja Banco currently covers the different forms of payment required by our customers. As for the technology supported by the cards, it should be noted that the basic cards (debit and credit) use both contactless and EMV chip-and-pin technology. The boom in the use of virtual cards in 2021 as a result of the sharp growth in e-commerce due to the pandemic situation is worth highlighting.

Commercial payments via mobile devices have been available since 2018.

Likewise, payments between private customers through Bizum continue to increase, favoring digitalization over cash and consolidating it as a means of payment in e-commerce.

The point-of-sale terminal (POS) is a basic strategic element. Unicaja Banco offers both virtual and physical payment services. Since 2021 it has also offered new financing solutions at physical points of sale and virtual commerce, available for all cards that are part of the Plazox service, providing buy-now-pay-later solutions to small- and medium-sized businesses.

Following the adaptation in 2020 of e-commerce purchase transactions in line with European regulations to make them more secure, in 2021 the Group continued to work on ways of verifying the identity of its customers through Strong Customer Authentication, introducing biometric identification and improving the customer experience in electronic payment.

Business lines

The main lines of the Bank's 2022-24 Strategic Plan are the financing of families for the purchase of housing and consumption, the management of long-term savings, means of payment, insurance activities and SME and self-employed business, with specialized attention to the agricultural business due to the weight of this sector in the territories where the Group has the greatest presence.

In all cases, the increase of digital capabilities is promoted, supporting the development of the business in an open banking model with leading partners in their segment such as Real Madrid and Play Station. The aim is to offer end-to-end processes that allow all products to be contracted through remote channels. Remote assistance is another of the most valuable ongoing actions with the greatest capacity for improvement and value generation over the coming years.

Finally, it is worth mentioning that Unicaja Banco sees the new challenge of sustainability as an opportunity for development and improvement in all lines of business, having expanded the offer of sustainable products with the green mortgage, eco-sustainable agro-financing, the eco green motor loan, a mobility master plan, investment funds and sustainable pension plans, among others.

Financing to individuals

The purchase of housing continues to be the largest investment for families. Unicaja Banco offers customers a range of financing alternatives at very competitive conditions, streamlining and digitizing mortgage management processes through projects, such as the 100% Digital Mortgage, that improve the customer experience.

For other financing to individuals, it is worth highlighting the pre-concession of loans and the advances in contracting through digital channels, which allow customers to obtain financing anywhere and at any time with a very simple process. In addition, household financing also includes a product designed to respond to new environmental concerns at very competitive prices, such as those aimed at promoting the acquisition of ZERO and ECO label cars or at renovating and improving the home by applying ecological criteria (installation of solar energy panels, condensing boilers, thermal insulation windows etc.)

Business banking

The existence of a solid business fabric is a necessary condition for a dynamic and competitive economy, capable of providing intelligent, sustainable and inclusive growth with more and better jobs and a greater degree of economic and social cohesion.

Our goal at Unicaja Banco is to encourage and maintain a sustained and inclusive commitment to companies, encouraging, promoting and coordinating the aid necessary for their consolidation.

Within the context of the pandemic, it is important to highlight the additional effort and support channeled to companies and the self-employed through the ICO-COVID lines. There has only been one mission – to stand by our clients in one of the worst moments of the last decades with the intention of helping and facilitating the continuity of their productive activities, the main axis of Spain's economy.

Through our specialized products and our factoring, confirming and foreign trade tools, which allow all types of operations and management, and with the support of specialized managers, we provide payment and collection solutions to our customers in their management and financing aspects, providing the necessary financial support to companies, the self-employed and businesspeople, allowing them to finance their investment, start-up or business improvement projects.

Personal and private banking

Personal and private banking manages the needs of customers in the wealth and affluent segments in a personalized way, through a group of highly specialized centers and managers which are able to offer clients solutions tailored to their income level. We strive to protect and grow our customers' assets in a long-term relationship based on trust and transparency. With this philosophy, we provide an exclusive, professional and close treatment, differentiated and discreet spaces and adapted schedules.

Corporate banking

Through our corporate banking division, we provide services both to customers with the largest business volume, such as large companies, and to those who manage projects and financing operations that require specialized solutions, as well as to national, regional and local public institutions. This division is formed by a specialist team with extensive experience in the management of global services to companies with the aim of accompanying them in their development process, responding to their financial needs.

Our mission revolves around the promotion of business development through the positioning of the customer at the center of the processes, contributing to offer solutions in a sustainable and lasting way.

Insurance business

Insurance marketing at Unicaja Banco is carried out through various insurance-banking operators.

Financial 2021 was largely shaped by the pandemic and its impact on the economy. As a continuation of the policies applied in 2020, the effort focused on helping our customers to keep their personal and financial risks covered by facilitating the payment of their insurance policies in installments at no additional cost, facilitating, where necessary, the possibility of deferring payment.

In this connection, Unicaja Banco has maintained teams of specialists who have contacted vulnerable customers by telephone to advise them and inform them of these initiatives.

The UniSeguro Plan, which was launched commercially in 2019, has been confirmed as the backbone of the Group's insurance marketing, helping the domestic economy of our customers by financing their insurance premiums at no cost and rewarding their loyalty with the application of discounts depending on the insurance contracted.

Agricultural business

Business in the agri-food sector is deployed with an offer of products and services tailored to the needs of customers (farmers, livestock farmers and the agri-food industry as a whole).

Unicaja Banco is strongly committed to the promotion and development of environmentally friendly activities and is aware of the importance of the agricultural sector in achieving them. For this reason, during 2021 it increased its support for financing investments in farms to improve energy efficiency and

the modernization of irrigation systems to help reduce the environmental impact and the effects of climate change, among other purposes.

Both because of its territorial presence in the main agricultural areas of the country and because of the essential nature of the agricultural sector, Unicaja Banco maintains this business segment among its strategic lines of business.



OVERALL RISK MANAGEMENT

Risk management

The risk management and control system implemented by the Unicaja Banco Group is structured along the following general lines:

- A system of governance and organization of the risk function, based on the active participation and supervision of senior management, approves the Group's general business strategies and policies and sets the general guidelines for risk management and control.
- A risk appetite framework (or "RAF") which is set up within the Group as a fundamental instrument in the implementation of its risk policy.
- A prudent risk exposure management model in which the Unicaja Banco Group pays strict attention to maintaining a prudent and balanced risk profile at all times, preserving the objectives of solvency, profitability and adequate liquidity which translates into a solid and coherent risk culture.
- A selection of appropriate methodologies for the identification, measurement, management and control of risks, in a continuous process of improvement and in line with regulatory requirements, while at the same time adapting the equity requirements to the level of real risks derived from the banking activity.
- A supervisory model based on three lines of defense, in step with the expectations of regulatory and supervisory authorities.

Unicaja Banco Group policies, methods and procedures related to global risk management and control are approved and periodically reviewed by the Bank's board of directors.

The organization of the Unicaja Banco Group's management has a well-defined internal structure that supports it and enables it to materialize the different adopted decisions.

Risk appetite framework

The Group's risk management and control is partly organized through its risk appetite framework, which is approved by the Bank's Board of Directors.

The Unicaja Banco Group uses this framework as an instrument for the implementation of the Group's risk policy and as a key management and control tool that allows it to: (i) formalize the risk appetite statement, (ii) specify the Group's risk objectives in line with the corporate strategy, acting as a guiding reference for the activities carried out, (iii) formalize the risk supervision and monitoring mechanism to ensure compliance with the risk appetite, (iv) integrate all risk control and management processes into a common framework and (v) strengthen and disseminate the Group's risk culture.

The development of this framework as the *G*roup's general risk policy is configured as a fundamental element in its management and control, providing the board of directors and senior management with a comprehensive framework that determines the risks that the *G*roup is willing to assume and establishing different metrics for their quantification, control and monitoring, which allow it to react to certain levels or situations.

The main objective of Unicaja Banco's risk appetite framework therefore is to establish a set of principles, procedures, controls and systems through which the Bank's risk appetite can be defined, communicated and monitored.

Risk propensity is considered to be the risk level or profile that Unicaja Banco is willing to assume and maintain, both in terms of its type and amount and its tolerance level. It should be oriented towards achieving the objectives of the Strategic Plan, in accordance with the lines of action established therein.

The main objective in the management of the different risks is to achieve a risk profile that is within the desired risk appetite level, defined on the basis of the established limits, carrying out the management measures considered most appropriate to achieve this.

In addition, this framework establishes different metrics for the quantification, control and monitoring of risks, which allow the Bank to react to certain levels or situations. These metrics, which characterize the objective behavior of the Unicaja Banco Group, are common across the Organization, making it possible to transmit the level of risk propensity to all levels in a systematized and understandable way. In turn, they summarize the Group's objectives and limits and are therefore useful for passing on this information to stakeholders, where appropriate, and are homogeneous, as they are applied throughout the organization.

The Group has a process for the identification of material risks, in which methodologies are established for the quantification of all risks to which it is exposed. It also defines a criterion for the selection of those risks that are material and which therefore have to be managed and controlled more intensively. This management and control involves, among other things, the allocation of capital within the Internal Capital Adequacy Assessment Process (ICAAP) or, in the case of liquidity risk, the allocation of a liquidity management buffer, assessed within the Internal Liquidity Adequacy Assessment Process (ILAAP). The process of quantification and identification of material risks is performed on a recurring basis, allowing the Group to identify emerging risks at all times.

Based on this process, within the risk appetite framework and at least for each of the material risks, propensity and tolerance is established through a qualitative statement, while risk indicators and metrics are selected and a calibration methodology is defined to set target thresholds, early warnings and limits.

The Global Risk Control Department monitors compliance with the risk appetite framework through the existing metrics for each type of risk, with their monitoring submitted to senior management and the Group's governing bodies.

The Bank has integrated the risk appetite framework within its strategy, the ICAAP and ILAAP processes, corporate risk policies and the Recovery Plan, among others. It ensures compliance with the established risk culture through the approval of the management framework, the development of strategies and policies and the monitoring of the limits established for the management of each type of risk.

Risk governance framework

The risk management and control model requires a robust and efficient organizational structure. This in turn requires the effective involvement of the board of directors and management and needs to be effectively structured throughout the organization.

The Risk Committee is also responsible for actively participating in the preparation of the Company's risk management policy, ensuring that it at least identifies the different types of financial and non-financial risks (including operational, technological, legal, social, environmental, political and reputational risks) faced by the Company.

The Audit and Regulatory Compliance Committee's risk-related functions include the evaluation of all matters relating to the company's non-financial risks as outlined in the preceding paragraph.

Further content in this regard can be found in the "Risk Control Information" section of the Unicaja Banco corporate website.

Risk control model

The risk management and control model adopted by the Group anticipates various types of risk.

Credit risk

Credit risk is defined as the risk of incurring losses as a result of a default on payments owed to the Bank. This risk is inherent to its operation.

Unicaja Banco has a Customer Credit Risk Policies, Functions and Procedures Manual, approved by the board of directors, which is established as a framework for the adequate control and management of the credit risks inherent to the Group's credit investment.

It defines the mandatory risk policies and procedures, details the activities and tasks to be performed, sets out the responsibilities of the different areas involved in the processes of granting and monitoring transactions, establishes the risk predisposition decided by the Group and its structuring through risk limits and types of transactions, documenting all the general and specific aspects related to a large part of the credit investment transactions in an organized, unified manner.

Likewise, the Unicaja Banco Group has scoring and rating models that are integrated in the admission, follow-up and recovery processes. Estimates of PD ("probability of default"), LGD ("loss given default") and EAD ("exposure at default") are taken into account in different uses such as the granting of operations, the calculation of provisions and the classification of credit operations.

It should also be noted that in 2021, Unicaja Banco received authorization from the European Central Bank to use internal models relating to the retail portfolio (not SMEs) to calculate its solvency ratios.

Unicaja Banco has detailed policies, methods and procedures regarding the granting of credit operations to ensure the responsible granting of loans and credit to consumers.

Unicaja Banco has adapted its policies, processes and tools for the identification and measurement of credit risk in the context derived from the COVID-19 pandemic.

Market risk

Market risk is defined as the possibility of loss for the Group as a result of maintaining positions in the markets as a consequence of adverse movements in the financial variables or risk factors that determine the value of such positions.

Although for solvency purposes market risk is assigned to trading positions, the Unicaja Banco Group has developed policies, processes and tools for the management of market risk corresponding to the entire portfolio of securities recorded for accounting purposes at fair value.

For the adequate management of market risk, the Structural and Non-Financial Risks Area, which reports to the Global Risk Control Department, has tools for measuring, calculating and controlling market risks and the limits authorized by the board of directors. The most important of these are Value at Risk (VaR) and the operating limits for credit/counterparty risk that affect the Unicaja Banco Group's operations in capital markets, serving as a means of diversification in order to avoid excessively concentrated exposures to market risk.

The Unicaja Banco Group performs the measurement and control function through the establishment of a structure of quantitative limits, as well as a system of attributions in financial market operations. It has detailed information on the different sub-risks, assigning limits in its Risk Appetite Framework that allow adequate monitoring and mitigation of these risks, if necessary.

The ultimate responsibility for risk identification and control lies with the Governing Bodies of the Unicaja Banco Group, meaning that Senior Management is responsible for and actively participates in the entire risk management process (planning, approval, valuation and control of all risks inherent in the positions taken by the Entity in financial markets).

Operational risk

Operational risk is defined as the risk of loss due to the inadequacy or failure of internal procedures, people and systems or to external events, including legal risk.

Unicaja Banco assumes the following types of operational risk, in order to maintain a uniform and parameterized risk management:

- Internal fraud
- External fraud
- Employment practices and safety in the workplace
- Customers, products and business practices
- Damage to property, plant and equipment
- Business interruption and system failures
- Execution, delivery and process management

Within operational risk, the following sub-types can also be identified, among others:

- Legal risk is defined as the possibility of suffering losses from fines, penalties or damages resulting from supervisory actions, as well as from private agreements, except those included within the scope of conduct risk.
- Conduct risk deals with the current or future risk of the Group incurring losses arising from inadequate provision of financial services, including intentional and negligent cases. Internal fraud is also included. The Unicaja Banco Group ensures the correct creation, issuance and distribution of products, as well as the provision of services, guaranteeing compliance with current legislation. One of the Bank's aims is to ensure that new products are subjected to the necessary analysis and review procedures in order to mitigate the risk of litigation as far as possible.

Finally, due to its relationship with operational risk, reputational risk is defined as the risk of loss due to deterioration in the Group's image, either due to events occurring within the Company or external events (the macro-environment) that affect the reputation of the sector in general.

The Unicaja Banco Group has traditionally been very demanding in aspects related to reputational risk management. Customer satisfaction and the Company's good image are permanent objectives for all its employees and at the highest levels of Group governance and management.

This constant effort to maintain and reinforce the Group's good image is rooted in the global culture and translates, among other concrete manifestations, into:

- The Group's strategic objectives.
- Its Code of Conduct, Corporate Social Responsibility Policy, Sustainability Policy, Environmental, Energy and Climate Change Policy and the Criminal Risk Prevention Program, all approved by the board of directors.
- The performance of the three lines of defense.
- Compliance with the general regulatory framework and, in particular, Markets in Financial Instruments and Investor Protection (MiFID) and financial service user protection regulations.
- The process of continuous training of employees in all areas in which they carry out their activities, including, specifically, training related to ethical aspects, as determined in the Code of Conduct.

The Group's operational risk management not only covers the recognition of loss-generating events and their correct accounting, but also promotes their control and active management in order to minimize and reduce all losses and negative impacts arising from this type of risk.

The Unicaja Banco Group has other operational risk mitigation measures that are used in the management of operational risk. These measures include (i) the development of self-assessment exercises and (ii) the system of KRIs (key risk indicators) to measure the evolution of risk factors.

Since December 2017, the Company has been using the Standardized Approach as its benchmark for the quantification of operational risk in terms of capital, with the aim of improving its operational risk management, in line with the Group's risk culture.

Business and strategic risk

This is defined as the risk of incurring losses due to erroneous strategic decisions derived from an incorrect analysis of the market in which it operates, either due to a lack of knowledge of the market or the inability to achieve its objectives, which could threaten the viability and sustainability of the Group's business model.

Property risk

This is the risk associated with the loss of value of real estate assets held on the Company's balance sheet.

The Unicaja Banco Group establishes limits to the property risk related to assets received in payment of debts in order to control this exposure and keep it within appropriate levels.

Liquidity risk

Liquidity risk can be defined in different ways as it is not a single concept.

The Bank establishes prudent policies and objectives that contemplate not only normal market conditions but also contingency plans for stress or crisis situations, both its own and those of the market.

The Unicaja Banco Group has established liquidity risk limits to control exposure to liquidity risk and maintain such exposure within authorized levels.

In general terms, liquidity is considered adequate if potentially liquid assets and funding capacity are greater than the needs arising from the business and refinancing in the markets. The greater this difference, the greater the available liquidity.

The Unicaja Banco Group also practices a diversification policy in order to avoid excessively concentrated exposures to structural liquidity risk. Similarly, in terms of its liability management, it diversifies its sources of financing, ensuring that they are diversified by markets, maturities and products, in order to avoid difficulties in particular moments of crisis or markets.

Risks related to environmental, social and governance (ESG) factors

Environmental, social and governance (ESG) factors may have a material impact on the Group's financial performance or solvency. The scope of these factors is extrapolated to those involved in the marketing of financial products and their exposure to the public, as well as to the Company's own exposure.

The proper management of ESG factors by the Entity is conditioned, from a risk perspective, by the economic activity and the classification of its assets (such as the sector and geographical location of its counterparties and issues of financial instruments invested) and liabilities (such as issues of financial instruments or investment profile).

ESG factors may affect the Group's financial performance by manifesting themselves in prudential financial or non-financial risks, such as credit, market, operational, liquidity and interest rate risk or reputational and liability risk respectively. Therefore, while ESG factors can have a positive or negative impact, ESG risks are defined from a prudential perspective, in the context of supervisory review¹, as the negative materialization (on the Group or its counterparties) of ESG factors.

Climate-related and environmental risks (ESG environmental factors) are risks arising from the Group's exposure to counterparties that may potentially contribute to or be adversely affected by environmental factors, including factors resulting from climate change and other types of environmental degradation. These risks are generally considered to comprise two main risk factors affecting economic activities, which, at the same time, have an impact on the financial system. These are:

Physical risk, namely the financial impact of a changing climate, including more frequent extreme weather events and gradual changes in climate, as well as environmental degradation, such as air, water and land pollution, loss of biodiversity and deforestation.

Physical risk is classified as:

- ✓ "Severe", when it stems from extreme events, such as droughts, floods and storms
- ✓ "Chronic", where it derives from progressive changes, such as rising temperatures, sea level rise, land use change, habitat destruction and resource scarcity.

For example, this can directly cause damage to goods or a decrease in productivity and can also indirectly lead to further incidents, such as the disruption of supply chains.

Transition risk refers to the Group's financial losses that may result directly or indirectly from the process of adjusting to a lower carbon and more environmentally sustainable economy¹.

Physical and transition risks may additionally trigger further damage directly or indirectly arising from legal claims (liability risk) and loss of reputation, if the public, counterparties or investors associate the Group or its customers, particularly corporate or institutional clients, with adverse environmental effects (reputational risk).

Physical and transition risks are consequently existing risk factors, in particular credit risk, operational risk, market risk and liquidity risk, as well as risks outside Pillar I, such as migration risk, credit spread risk in the investment portfolio, property risk and strategic risk.

For the proper management of ESG risk (which encompasses climate-related and environmental risks), the Entity has launched a series of initiatives, including a Sustainable Finance Action Plan approved in June 2020 and revised in April and November 2021, which seeks to measure the impact of such risks on its financial structure in depth and to enable effective action to be taken in this area in the medium and long term.

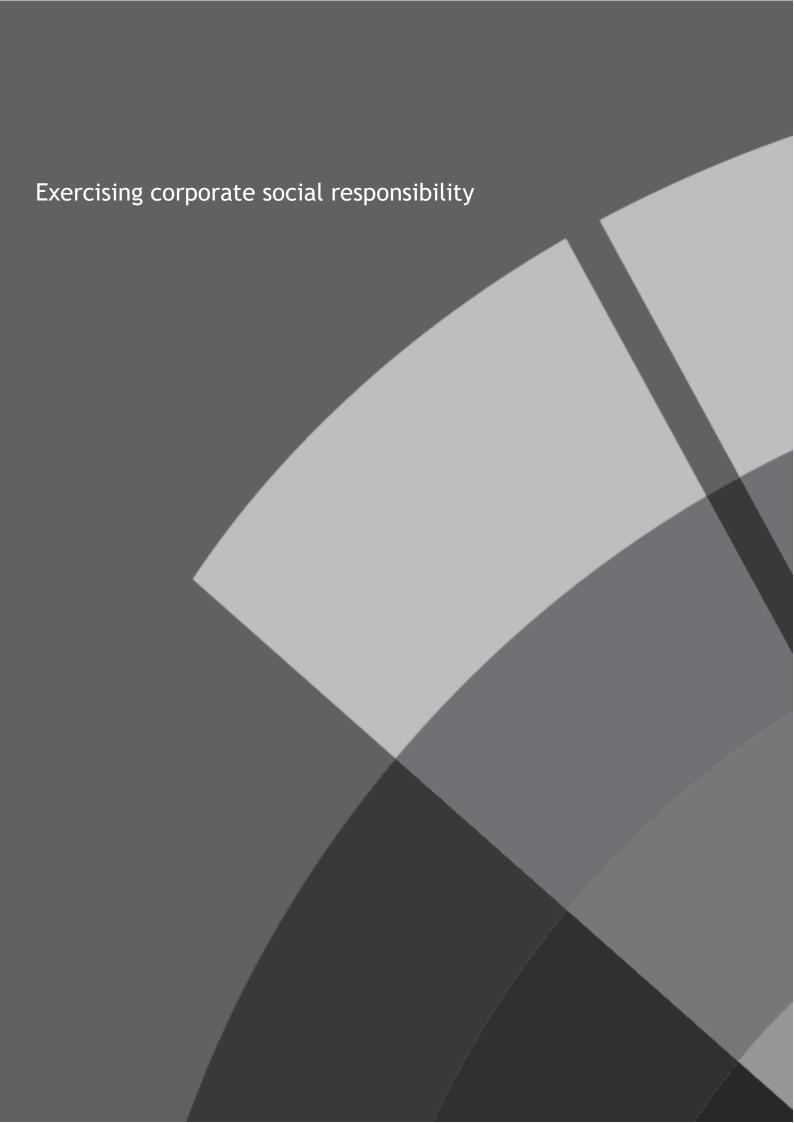
The Bank has also set up a structure to promote sustainability, currently comprising the ESG Business Department and the Sustainability and Corporate Social Responsibility (CSR) Department. The Sustainability and CSR Committee is the body that brings together these and other Bank divisions with responsibilities in the management of ESG factors.

¹ The "EBA Report on management and supervision of ESG risks for credit institutions and investment firms" (EBA/REP2021/18, June 2021).

The implementation of the aforementioned Sustainable Finance Action Plan has been included in Axis 5 of the 2022-2024 Strategic Plan approved by the Group in December 2021. The new challenge of sustainability in all its facets is seen by Unicaja Banco as an opportunity for development and improvement in its daily management, for which the Bank is working on a new range of products and services, a reduction of its carbon footprint² and an advancement of a culture of sustainability, identification and management of climate and environmental risk, which denotes a holistic approach to the management of these risks.

In the risk appetite framework, the Group has included a number of climate and environmental risk metrics, which are indicators of the level of these risks.

² The European Union aims to achieve a neutral balance of greenhouse gas emissions by 2050 (see, for example, the European Green Pact, published by the European Commission in December 2019). This resolution has taken the form of a binding normative text known as the "European Climate Legislation": Regulation (EU) 2021/1119 of the European Parliament and of the Council of June 30, 2021, establishing the framework for achieving climate neutrality and amending Regulations (EC) 401/2009 and (EU) 2018/1999. In Spain, it is worth highlighting the Climate Change and Energy Transition Act 7/2021, of May 20, 2021, which has had an impact, on transparency and the disclosure of information by financial institutions, in general, and by banks, in particular, among other aspects.



THE SOCIAL RESPONSIBILITY MODEL AND AREAS OF APPLICATION

The purpose of the CSR Policy is to establish the basic principles of action in such matters that contribute to the creation of sustainable value for the stakeholders with whom it carries out its activities, through effective management and a culture of responsible and transparent banking. This policy, together with the Sustainability Policy and the Environmental, Energy and Climate Change Policy, establishes a general framework for the management of environmental, social and corporate governance (ESCG) aspects, the alignment of the Group's strategy and the reduction of negative impacts by continuously increasing positive ones, while at the same time attending to its commitment to the Global Compact Principles, the 2030 Agenda and the United Nations Sustainable Development Goals (SDGs).

The role of Unicaja Banco's Board of Directors, as set forth in its Regulations, includes ensuring compliance with "those additional principles of social responsibility that it has voluntarily accepted", as well as approving the CSR policy pursuant to the provisions of the Capital Companies Act. At a minimum, the policy shall identify corporate strategy related to sustainability, environment and social issues, in line with Board Rules.

The CSR Policy applies to Unicaja Banco, as well as to the investee companies over which effective control is exercised. With respect to investee companies in which such control is not exercised, efforts will be made to align their CSR policies with those of the Unicaja Banco Group whenever possible. Through their corresponding governing bodies, Group entities are responsible for preparing and approving their own internal regulations that allow the application of the provisions contained in Group Policy, with the adaptations that, if necessary, are essential to make them compatible and in compliance with regulatory and normative requirements or the expectations of their supervisors, as the case may be.

Basic principles of action and support instruments

The Unicaja Banco Group, which is fully committed to sustainable development, strengthens its position of reference in its sphere of action with aims that contribute to economic, social and environmental development, considering the needs of all its stakeholders, especially its customers, shareholders and investors.

Within the framework of compliance with the Ten Principles of the United Nations Global Compact, the 2030 Agenda and the 17 SDGs, the CSR Policy is based on the following principles:

- 1. To promote best practices in all areas of operation as a means of continuous improvement.
- 2. To identify and prudently manage all risks (financial and non-financial) pursuant to the mechanisms set forth in the Unicaja Banco Group's Risk Appetite Framework and other internal policies and manuals.
- 3. To maintain a constant flow of communication with all stakeholders in order to incorporate social and environmental expectations into the Group's business values.
 - 4. To promote and foster sustainable development.
- 5. To promote socially responsible actions that have an impact on the satisfaction of customers, other stakeholders and on the Group's good image and reputation.

The Unicaja Banco Board of Directors is the highest body in terms of CSR Policy and is therefore responsible for setting the guidelines that orient its management. To this end, a new version of the Unicaja Banco Group's CSR Policy was approved in 2021. This revised Policy focuses on the basic principles of action defined by voluntariness which contribute to the creation of value in a sustainable manner for stakeholders, through effective management and a culture of ethical, responsible and transparent banking. In turn, the Sustainability Policy approved in the same year establishes the principles aimed at complying with regulations and responding to supervisory expectations, with an impact on strategy and general objectives, on corporate, business and risk management and on the design and marketing of financial products and services.

The Group has a Sustainability and CSR Committee, with coordination, advisory, consultative and proposal responsibilities in CSR, sustainability, climate change and environmental matters. The Committee incorporates these areas as objectives, ensuring their effective materialization and monitoring their inclusion in Group strategy.

During 2021, work continued on the Unicaja Banco Group's CSR Master Plan and on an appropriate integration of ESCG factors in the risk area. Throughout 2022, work will continue on the EU's environmental taxonomy to facilitate the identification of an activity or financial product as environmentally sustainable or not, as well as to report certain metrics and indicators.

The Group takes into consideration aspects related to CSR in its dealings with the various stakeholders.

People	Territories	Company	Environment
		Education	
		Financial education	
	Public Administration		
Customers	Bodies	Social and financial inclusion	
Employees	Reference social	Social housing	Energy efficiency
Employees	organizations	ocial housing	Environmental
Shareholders and		Social economy	protection
investors	Businesspeople and entrepreneurs	Vulnerable groups	The fight against climate
Providers	entropreneurs	, amerapie groups	change
110,14010	Agricultural sector/Rural	Fiscal responsibility	8
	areas		
		Prevention of corruption and other illegal conduct	

Table: Stakeholders and responsible practices

The assumption of these commitments requires the provision of different elements for an open and institutionalized dialogue with the various stakeholders. The Group continuously reviews the identification and selection of stakeholders and the processes necessary to keep this two-way dialogue active. To make this effective, the Group uses two types of channels: those developed to detect stakeholder needs and those used to communicate the actions carried out in response to those needs. All these actions are of a continuous nature and comprise the networks of attention to the needs and their expectations.

The identification of stakeholder needs offers opportunities to strengthen current and future ties with society. By efficiently and systematically developing the processes for capturing and analyzing the expectations expressed, the Unicaja Banco Group ensures the maintenance of a balanced management model and the establishment and consolidation of a business and social development model that will continue over time. These processes, defined within the various annual and multi-annual planning systems, take the form of a series of channels, forums and specific spaces for internal and external participation which transcend the dialogue between stakeholders by simultaneously contributing to

understanding the needs of society through interaction with other public and private organizations. As an example of the above, we use commercial and corporate websites to report certain communication mechanisms (telephone and via email) with customers and users of financial services, investors and analysts, among others, reinforced since 2018 with contact through social media.

Communication channels

The Group publishes economic-financial, non-financial and corporate information through the following means, among others:

- CNMV website

All privileged or relevant information that has to be disclosed pursuant to applicable regulations is made public through the CNMV website (www.cnmv.es) in order to ensure that the market is kept informed

- The Group's corporate website

The Unicaja Banco corporate website (www.unicajabanco.com) is the medium through which the Bank channels all useful information for institutional investors, shareholders and other stakeholders. The information disseminated through this website can be consulted at any time, at least during the period required by law.

The Group presents quarterly results and other relevant notifications to the market through a streaming channel and the continuous transmission of data through its corporate website, allowing access to shareholders, investors, analysts and any other interested parties. This is another means of keeping abreast of the Bank's progress and is also available on a deferred basis through the corporate website. In the case of live presentations, Unicaja Banco provides the means for participants to send their questions to the speakers or Company representatives.

- Other channels

Information regarding Unicaja Banco's activity, strategy and evolution is not only passed on to investors and shareholders directly through the aforementioned channels, but also indirectly through information published in the printed or digital press and on social media etc.

• Media and communications

Unicaja Banco maintains a fluid, continuous and transparent dialogue with the media, especially with those specializing in economic-business matters and with the relevant local and regional media in the areas of greatest presence and activity, which show a special interest in updated information on the Group. Unicaja Banco promotes the dissemination of information on its activities by sending press releases or holding press conferences or other types of meetings with journalists and the media, in all cases in compliance with market abuse control regulations.

• Social media

Unicaja Banco's official social media channels provide it with a direct means of communication and dissemination of its values, brand image and activities. They also provide an additional channel for customer and stakeholder service. The Group's official profiles on Twitter, Facebook, Instagram, LinkedIn and YouTube seek to maintain a fluid dialogue with the community present in the social environment, in addition to disseminating information of interest on the activities undertaken. Although the Group does not use social media to simultaneously communicate inside information as

a complementary or additional channel to CNMV and corporate websites, if at any time it decided to use them, it would do so in compliance with the criteria and requirements established by CNMV.

The Group therefore ensures that there is an ongoing dialogue with stakeholders, establishing relevant channels with the aim of creating economic value associated with the commitment to these groups.

UNICAJA BANCO GROUP AND ITS COMMITMENT TO SUSTAINABLE DEVELOPMENT GOALS (SDGS)

The United Nations Sustainable Development Goals (SDGs) were established as a challenge for all social and economic actors worldwide to contribute to a more sustainable future in all its aspects, to end poverty, protect the planet and



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ensure that people enjoy peace The United Nations prosperity. Development Program (UNDP) calls on governments, the private sector, civil society and citizens alike to ensure a better planet for future generations. Through its activities and in line with the social responsibility model it has implemented, the Unicaja Banco Group contributes directly to the achievement of SDGs. One of the greatest contributions to their achievement is to establish alliances and for dialogue with other spaces organizations in order to achieve more effective and visible results.



Business Observatory for the Achievement of the 2030 Agenda (OECA)



These links with the United Nations and the 2030 Agenda have been strengthened with Unicaja Banco's support for the Business Observatory for the Achievement of the 2030 Agenda (OECA), under the 2019 Agreement which was extended in 2021, with the CEA, the Andalusian Confederation of Businesspeople. The Business Observatory, which is part of the SDG Specialist Commission set up by the CEA, aims to be an economic, business and social observatory, whose role is to coordinate actions for the fulfillment of these principles by the private sector. One of the main purposes of the OECA is to lead the implementation of the 2030 Agenda in companies, to promote general welfare and contribute to the generation of wealth and employment.

In 2021 and together with the OECA, the Bank presented a report on "The role of businesspeople and executives in achieving the 2030 Agenda". The analysis, for which entrepreneurs and managers of almost 7,000 small, medium and large companies in the eight Andalusian provinces were surveyed, is funded by the Ministry of Economic Transformation, Industry, Knowledge and Universities, and is part of the CEA + Companies project "Promotion of Entrepreneurial Culture".

Within the framework of the support provided to OECA, Unicaja Banco has regularly participated in the "Dialogues" organized by the Observatory. In 2021, issues related to the 2030 Agenda such as agriculture and climate change, energy transition and the future of energy, nutrition and hunger, the tourism sector, UNICEF and journalism and the 2030 Agenda were discussed with top-tier speakers.

CIFAL Málaga

In 2021, the Unicaja Banco Group participation in the International Training Center for Authorities and Leaders (CIFAL) in Málaga, a project launched in 2018 led by the United Nations Institute for Training and Research (UNITAR) in association with other



institutions, was continued. CIFAL Málaga's goal is to promote learning and facilitate the exchange of knowledge on best practices in financial and social inclusion, governance and urban planning among public representatives, leaders of international organizations, private companies and academic institutions, in order to contribute to sustainable development and have an impact on improving people's quality of life.

In 2021, UNITAR recognized the Group's commitment to sustainable finance and its support for the dissemination of the SDGs and the 2030 Agenda. As a symbol of this recognition, a commemorative plaque, produced in Geneva, Switzerland, was presented on behalf of the United Nations Under-Secretary General and Executive Director of UNITAR, Nikhil Seth.



Unicaja Banco Forests

Unicaja Banco maintains its strong commitment to environmental conservation through its adherence to the Ten Principles of the United Nations Global Compact (Principles 7, 8 and 9) and its Unicaja Banco Forests project, contributing to SDG 15 of the 2030 Agenda in promoting the sustainable use of terrestrial ecosystems and the fight against desertification.

Ending deforestation by 2030 was the first major agreement reached at COP 26, held in 2021, which brought together 120 countries, including Spain. Through this initiative, the Group also seeks to collaborate in the fight against climate change.

By reforesting degraded areas in the territories where the Bank operates, the Bank is able to regenerate soils and create new ecosystems, thus slowing the loss of biological diversity.

In 2021, a new forest (the third of the project) was created in Asturias with the planting of 365 specimens of native tree species, giving continuity to the initiative started in 2019. The Bank's new



venture, strengthened after its integration with Liberbank, will boost this project through the creation of a fourth Unicaja Banco forest in Castilla-La Mancha, enabling the Group to extend its radius of action to practically the whole of Spain.

Collaboration with the XXI AECA International Congress on sustainability and digital transformation

Unicaja Banco partnered with the Spanish Association of Accounting and Business Administration (AECA) and the University of Castilla-La Mancha in the organization of the XXI International AECA Business and Society: Sustainability and Digital Transformation Congress, which was held in September 2021 in Toledo, Spain. This event has become one of the main international forums for study and debate on current business issues such as sustainability, accounting and auditing, non-financial information and the 2030 Agenda. It brought together 50 national and international speakers and more than 300 participants at the Toledo Campus of the University of Castilla-La Mancha, including professionals, teachers and researchers, freelancers and representatives of SMEs from 16 countries.

Participation in the "Declaration of business leaders for renewed international cooperation"

Since 2020, the Group was a signatory to the "Declaration of business leaders for renewed international cooperation", promoted internationally by the United Nations Global Compact, on the 75th anniversary of the creation of the UN and the 20th anniversary of the Global Compact.

This declaration sought to unite companies in favor of international cooperation based on respect for human rights and sustainable development, as well as ethical leadership and good governance. The Declaration also supports the targets of SDG 16: Peace, Justice and Strong Institutions.



Agreement with the Smart City Cluster to promote technology, innovation and sustainable finance projects within the framework of green and smart cities



Unicaja Banco and the Smart City Cluster, an alliance of more than 150 companies and institutions for the development of smart cities in partnership with nearly 50 Spanish cities, signed an agreement in 2021 to promote initiatives and projects in technology, innovation and sustainable finance within the framework of the promotion of smart cities. Smart cities are those based on sustainable urban planning and the application of technology and innovation to their management and services to achieve more efficient, sustainable and comfortable cities. The agreement established a framework for collaboration between the two entities in order to seek opportunities to channel financing and sustainable investment projects, among other aspects.

The signing of this agreement with the Smart City Cluster also came in response to the financial institution's interest in contributing to the development of actions aimed at fostering the growth of the business fabric, facilitating economic momentum and supporting innovation, research and training, as well as sustainability and the promotion of initiatives related to smart cities. This agreement represented a starting point for the future materialization of projects related to smart cities.

#apoyamoslosODS (support the SDG) outreach campaign. Sixth anniversary of the adoption of Agenda 2030

Unicaja Banco has once again joined the Altavoz ODS (#apoyamoslosODS) campaign, promoted by the Spanish Global Compact Network to raise awareness of the 17 Sustainable Development Goals (SDGs, ODS in Spanish). This campaign also coincided with the sixth anniversary of the adoption of the 2030 Agenda by the United Nations General Assembly.

This initiative sought to contribute to making SDGs widely known and promoted by all – governments, businesses, civil society and individuals around the world.



UN Global Compact training program for companies to help reduce the emission of pollutants

As a partner of the United Nations Global Compact, in 2021 Unicaja Banco took part in the Climate Ambition Accelerator training program, an initiative launched by this organization with the aim of enabling companies to expand the knowledge and skills they need to help halve global emissions of polluting gases by 2030 and achieve net zero by 2050. The financial institution is one of the more than 70 Spanish companies that have participated in the program. The UN Global Compact's Climate Ambition Accelerator program is international in scope and comprises a variety of capacity building sessions, access to best practices, participant-to-participant learning opportunities, and roundtable discussions and events to help companies set ambitious science-based targets and take business action to reduce pollutant emissions.

Support for the EXPO2027 Málaga candidacy - "The urban era: toward the sustainable city"

Through its research company, Analistas Económicos de Andalucía, the Bank published a report which links to and has as its background the 2030 Agenda's SDGs and which estimated in advance the socioeconomic impact that both the investment and the celebration of Expo 2027 in the city of Málaga would have. According to this report, the overall number of visits to the exhibition could reach 11 million, with a total of around 4.6 million visitors. The calculation of the economic impact that the International Exposition could have on the province of Malaga was carried out on the basis of an expected direct investment of about 700 million euros for the construction and commissioning of the site. To this we need to add the aggregate direct spending on the Expo by visitors during the three months of the event, which will amount to 730 million euros. A third group of investments and indirect expenses should also be considered, made up of complementary and additional investments in infrastructure, which have been valued at 140 million euros, as well as other tourist expenditure that visitors to the Expo could generate in the province (outside the site), some 301 million euros. The report argues that as a result, the total direct, indirect and induced impacts of the investment and expenditure that could be made at Expo 2027 Malaga would exceed 2.9 billion euros and create approximately 31,000 jobs, all of which would also have a positive impact on the achievement of the 2030 Agenda. Royal Decree 59/2022 of January 25, 2022 creates and regulates the National Commission for Málaga's candidacy to host an International Exposition in 2027.

Unicaja Banco exhibition at the Asturias International Trade Fair (FIDMA)

The Smurfs, ambassadors of the United Nations, and the commitment to sustainability were the stars of Unicaja Banco's exhibition at the 64th Asturias International Trade Fair (FIDMA), held in Gijón in August 2021. With this initiative, the Bank sought to inform and raise awareness among the attending public and especially younger people about the aims of the 2030 Agenda, which includes the 17 SDGs.

Partnership with the ADECCO Foundation to work together to ensure the labor market insertion of women at risk of social exclusion

In 2021, Unicaja Banco signed a new partnership agreement with the Adecco Foundation to promote the development of job placement activities aimed at women at risk of social exclusion. The Adecco Foundation works with this group within the framework of the #EmpleoParaTodos (Employment For All) program, which has been promoting the social and labor integration of people with difficulties in accessing employment for more than two decades. Through the aforesaid program, the Adecco

Foundation specifically implements resources, tools and training aimed at increasing the employability of these women.

Within this framework, the Bank again supported Women's Week 2021 which was held on March 8 and which seeks, to promote the employability of women at risk of exclusion while raising awareness and sensitizing the public on the need to achieve gender equality and the full social and labor inclusion of women with the greatest difficulties.

This support from Unicaja Banco was in response to its commitment to diversity and equality, as well as to the achievement of the United Nations Sustainable Development Goals (SDGs), with special attention to gender equality (SDG 5), decent work and economic growth (SDG 8) and the reduction of inequalities (SDG 10).

The sustainability and CSR microsite

During 2021, the microsite, available on Unicaja Banco's Intranet, was kept updated to address all issues related to sustainability and CSR. Specifically, it contains a separate section for SDGs, with the aim of disseminating them among all personnel, thus increasing the Bank's awareness thereof



and providing the entire workforce with an opportunity to actively participate in volunteer action that helps to achieve these goals.

Through the microsite, the Global Compact's most important training pills are made known to the entire workforce. In 2021, training material on "Collective Leadership in SDGs" was published, which seeks to harness the capabilities and potential of all the people in the organization in the value chain to contribute to the SDGs.

COMMITMENT TO PEOPLE

CUSTOMERS AND USERS

Following the merger with Liberbank, the Unicaja Banco Group's offer to its current and potential customers continues to be based on the principles of offering a personalized quality service. It seeks the best possible experience, supported by the provision of solutions tailored to their preferences and needs through a wide range of products, services and channels, establishing long-term relationships of trust and commitment that create shared value.

Customer experience

The improvement of customer experience and service quality – associated with both the products and services offered and with each of the customer relationship processes and the internal activities that also have an impact on customer experience – are the vectors that have been determining the Group's strategic planning and commercial positioning in the banking market.

In compliance with this strategic line, the Group monitors the customer's voice and their experience in order to know their level of loyalty, based mainly on the quantification of their probability of recommendation (the Net Promoter Score or NPS). The Unicaja Banco Group thus guarantees the continuous reasonable coverage of customers' expectations, adjusting the range of products and services to their needs and preferences.

Knowledge of the customer experience is gained in two ways. Firstly, through a measurement and management model applied in all branches of Unicaja Banco's commercial network and in all service channels. Its application makes it possible to identify the customers' perception of the service and the relative importance and contribution to satisfaction that they attach to each of the factors analyzed. This model will be extended to the Liberbank network in 2022. Secondly, measurements are also made through the EQUOS report (Stiga), which provides us with comparative information sector by sector, as well as the IQUOS index, which includes the Quality of Service of the commercial protocols.

Within a "relational" management framework, customers conduct customer experience surveys, based on the aforementioned model. This system makes it possible to know, at a branch level, the customer's probability of recommendation (Net Promoter Score or NPS), both regarding the Group and their branch, an approach which consequently facilitates direct action with them based on their positioning (promoters, neutrals and detractors). A significant part of the detractor customer group becomes part of the Bank's commercial activity in order to manage dissatisfaction on the basis of established protocols. This model will be extended to the rest of the network in 2022. The results of these measurements and their management can be also tracked through specific scorecards for monitoring, analysis and action from a less tactical and more strategic point of view, allowing improvements in service quality and value proposition.

With regard to the "relational" customer experience management framework, the number of actions carried out by Unicaja Banco in relation to customer consultations (external and internal) for the measurement of NPS parameters and other satisfaction variables is shown below:

Stakeholders	Line of a	action	Description	Number of actions	Number of beneficiaries
Customers	Responsible practices	External Customer Inquiry	Preparation of periodic surveys (through some channels) aimed at measuring the degree of customer satisfaction	2021: 210,570 2020: 223,517	Total number of responses from external customers
Employees	Responsible practices	Internal Customer Inquiry	Preparation of annual surveys to measure the quality of the services provided by the different Group units and to research product/service improvements	2021: 6,922 2020: 900	Total number of employee responses

The overall accumulated net promoter score (NPS) as of December 2021 of the combined entity was 26.6% (the measurement range being theoretically between -100 and +100) This is a weighted figure, taking as a reference the number of active customers of the Bank from each of the originating entities. Unlike in previous years, the reported NPS is not that of the office channel itself, but that of the Entity as a whole, which implies a different methodological criterion. At Unicaja Banco it stood at 41.22% in 2020.

In 2021, as part of the *Unicaja Escucha* ("Unicaja Listens") Voice Program, the focus continued to be on transactional interaction with customers, for different processes and channels and for different segments. This listening process allows obtaining information about the customer experience immediately after the interaction, issuing predefined alerts and creating dashboards to track the information.

The Voice of the Customer is an essential source of information for the operationalization of results (useful use and conversion into concrete actions), both for the people in our business network and for those responsible for processes and products. It also serves to gather the opinion of customers and/or employees before making relevant changes to processes, products, services or channels of the Bank, so that once the changes have been made, the impact of the improvements on the perception of the customer and/or employee can be identified.

All branches of the commercial network originating in Unicaja Banco have been provided with integrated information this year on the experience of their customers in what is called the "Branch Network Customer Experience Index". This index is made available to the offices on the Group's Intranet and updated monthly.

In some cases, the result of this Customer Experience Index can modulate the incentive achieved by the offices slightly upwards, based on their business objectives.

Unicaja Banco pays special attention to the Internal Customer experience. The methods for diagnosing the external customer experience are transferred to the internal supplier-internal customer relationship in an adapted manner. Every year, a measurement tool is activated that applies to all the Group's internal suppliers, central services and regional services and to all internal customers, including the network of offices. Although the consultation methodologies have been different in Unicaja Banco and Liberbank, both entities have carried out these internal measurement processes and are working towards having an integrated model in 2022.

Finally, Unicaja Banco has a certified Quality System based on the ISO 9001:2015 standard, the scope of which is "Internal audits to branch network centers and internal audits to central services and participated companies and IT".

Digital transformation

In 2021, the Group continued to develop its digital solutions providing customer services for their financial needs. The pandemic has expanded both customers' and employees' need for alternatives to manage financial services. At year-end, 51% of the Bank's customers operated through digital channels.

The deployment of the Bank's new digital banking continued, which is more user-friendly and simpler, as well as adding new functions to the previous one. The new digital banking platform will continue to evolve to incorporate new services for customers depending on their needs and will integrate services that were previously available through Liberbank's digital banking. The number of products and services that can be contracted or performed in the channel has been expanded and those already available will be optimized, in order to make digital channels a real alternative for customers who will find in it a close and flexible service, available 24x7 and from anywhere.

Likewise, the Bank has a service of remote managers to facilitate the attention and marketing of products, mainly to customers without offices nearby. This channel is also in the process of expansion in order to be able to extend customer service in a personalized manner and without the need for people to travel physically, something that also continues to be important insofar as the pandemic situation still conditions the suitability of carrying out face-to-face services.

We have continued to provide customer service through social media and the markets to resolve, through digital media, customer queries or incidents that can be dealt with through these communication channels.

A variety of media, especially digital, have been used to communicate information of interest to customers on how to prevent cyber-attacks or fraud in digital banking, helping to disseminate

knowledge that prevents potential fraudulent situations, not only in relation to banking but also in general, given its increased use and greater activity by malicious agents.

Innovation

The Group sees innovation as a lever that gives it the ability to adapt to its environment at the speed at which change is currently occurring. Its main aim is:

- 1. To detect differential opportunities (new sources of income or savings) that are sustainable in the medium/long term.
- 2. To validate such opportunities in the fastest, most efficient and reliable way.
- 3. To implement them in an efficient manner, strengthening the Group.

To this end, we continue to promote co-innovation Labs (coLABs) where we work collaboratively with different external agents (startups, partners, technology providers, fintechs etc.), internal bank teams (transformation and innovation, sustainability and CSR, business, operations, network, technology etc.) and potential users/customers in order to identify and test new products, services and business models in the fastest, safest and most reliable way based on the adoption of new technologies, ways of working or alliances with third parties. All this is carried out with a very realistic approach based on the development of Minimum Viable Products (MVPs) and prototypes with which to obtain reliable and rapid results that serve to prioritize developments and investments, while taking advantage of the best opportunities. This concept also includes collaborations with Consortia (sectorial and intersectorial at a national and European level).

In 2021, the 4 coLABs opened in 2020 have been maintained, with a lesser or greater degree of development, where the following initiatives have been worked on the following:

coLAB for AI, bots (chatbots, voicebots and RPA) and IoT: We have incubated two Virtual Assistant MVPs that allow us to use technology to speed up responses to our customers on part of our products and services such as International Business (for office queries) or cards, appointment requests etc. within a 24x7 service. We also use virtual assistants to facilitate the contracting of certain financial products, especially in rural areas with a low concentration of branches, avoiding uncomfortable and unnecessary trips.

Within this line of AI and automation, we can also frame the participation in European consortia within Horizon 2020, as is the case of FINSEC, which together with 23 other companies from 10 European countries, seeks to develop a secure and collaborative architecture that allows predicting attacks in financial environments and Infinitech, which seeks to create a space in which to share advances, and tools such as Big Data and IoT to create more efficient and competitive companies.

Blockchain coLAB: Together with another set of companies within the Alastria consortium, Unicaja Banco has taken a Sovereign Digital Identity proposal to the Regulatory Sandbox that seeks to allow users to guarantee control of their identity in a completely digital environment, as well as the most valuable information and documentation associated with it. This solution has been implemented on a Blockchain network that provides additional security and transparency measures to traditional information systems, enabling individuals and companies to interact together within a secure, simple and transparent environment. Within the ColABs of innovation in Blockchain, we frame our participation in other consortia such as Niuron or Iberpay, in which we have been studying the possible implications of a Digital Euro and how to transfer its main advantages (security, convenience, speed, etc.) to individuals, or in others framed within the European Union's Horizon 2020 program, as is the case of SOTER, which proposes to create solutions for Cybersecurity and identification in open digital environments together with universities and SMEs.

- coLAB for third party alliances and open banking: In partnerships with third parties, testing is being carried out with companies such as GlobalExchange to identify banking services that could be offered physically outside a bank branch, with the intention of bringing them closer to people through an alternative physical channel that facilitates their financial inclusion. We have also worked on laying the foundations for agreements with third parties (Strategy), and our own developments (aggregators, automatic payments, account portability, etc.), which facilitate the digitalization of our SMEs and self-employed, as well as the use of our financial services. We have also joined the eitDigital consortium with the aim of promoting the development of secure, inclusive and fair digital payment models for Europeans.
- Culture coLAB: We have developed training activities within the Edufinet initiative in Andalusian Universities to teach students the most important principles of Blockchain technology and the cryptocurrencies that have been developed around it, ensuring that they have sufficient knowledge to be able to identify the risks and opportunities that these solutions represent for their finances.

Social media

Work on social media continues to focus on the general aims established for the Group's presence on these platforms. These aims are as follows:



- To bring the brand closer to the digital world.
 - To develop a digital entity image through a structure of official accounts.
 - To be an open, friendly bank.
 - To provide response and attention to customers and users in the digital environment.
 - To publish Group news and corporate information.
 - To promote CSR, sustainability and financial education activities.
 - To interact with customers and the general public.

During the past year, these general objectives incorporated a specific information strategy aimed at informing users about the merger with Liberbank in the second half of 2021. This strategy was aligned with the general communication policy designed by Unicaja Banco for this occasion.

Unicaja Banco's presence on social media is structured in two aspects. Firstly there are corporate profiles of an institutional nature (Twitter, Facebook, LinkedIn, Instagram and YouTube) while secondly there are profiles oriented toward customer service (Twitter, via a specific channel @UnicajaResponde) and Facebook (where queries regarding the service are answered provided that they are received on the open platform and via Facebook Messenger are answered). It is worth noting that the number of consultations requesting information and attention through social media (mainly Facebook and Twitter) increased by 109% in 2021.

At the close of 2021, the number of followers on Twitter was 13,167 (11,425 on @UnicajaBanco and 1,742 on @UnicajaResponde), Facebook page has 17,128 Likes, while LinkedIn followers rose to 14,645, Instagram followers to 12,703 and YouTube followers to 768. The monthly average number of posts was 153 on Twitter, 30 on Facebook, 31 on LinkedIn and 16 on Instagram. The community on the Group's main social media platforms totaled 58,411 followers at the end of 2021, 47% more than in 2020.

In addition to Unicaja Banco's key social media channels, there are specialist channels for the youth segment, called Espacio Joven Uni. As of December 31, 2021, this space had a community of more than 76,000 followers, distributed as follows: Twitter (4,216), Facebook (70,201), Instagram (1,819) and YouTube (310).

Followers Espacio Joven Uni	2021	2020
Twitter	4,216	4,334
Facebook	70,201	71,747
Instagram	1,819	1,806
YouTube	310	283
TOTAL	76,546	78,170

Meanwhile, the customer service data offered through Unicaja Banco's social media during 2021 were as follows:

A total of 16,780 queries were received during the year (109% more than in 2020), of which 12,225 came through Facebook, 2,274 through Twitter (@UnicajaResponde), 2,052 through Google Play and 229 through Apple's App Store.

We also continue to conduct customer experience surveys on Twitter (@UnicajaResponde) and Facebook Messenger, with NPS (Net Promoter Score, the index that measures the willingness of customers to recommend this service) standing at 46.3 (Facebook), 26.4 (Twitter) and 42.4 (both social media combined). The aspects most highly valued by customers are the speed of response, treatment and resolution of the consultation or management. Remember that the NPS has a scale from -100 to +100. These results show that customer satisfaction has increased in both social media.

Customer experience NPS	2021	2020
Twitter	26.4	18.9
Facebook Messenger	46.3	43.4
Both	42.4	31.5

Finally, Liberbank kept Facebook and Twitter profiles open during the past year to provide its customers with useful service information, cybersecurity tips and customer service. As of December 31, it had 6,514 followers on Twitter and 8,020 on Facebook (likes on the page). In this regard, the number of direct services provided in both channels, both public and private, is around 290 per month.

In October 2018, the Unicaja Banco Blog (UniBlog) began its activity, the contents of which are structured according to four basic categories: Savings and Finance, Economics and Business, Society and Sustainability and Technology and Innovation. Throughout 2021, 83 articles were published in UniBlog, and 25,535 users accessed the blog with a total of 40,989 visits.

Customer service

For the Unicaja Banco Group, the Customer Service Department (CSD) is not only an organizational requirement required by law, but also an instrument that allows us to establish and consolidate

relationships of trust with customers, in addition to gathering their perceptions of the service offered. In 2021, the average CSD resolution time was 35.3 days, compared to 31.5 days in 2020.

The Service handled a total of 61,280 registered complaints and claims in 2021. Of this number, 52,753 complaints and claims were admitted for processing. The remaining 8,527 were not admitted as they did not meet the requirements established by current regulations for admission. The customer was duly informed and, where appropriate, the corresponding authorities notified so that they were able to act accordingly.

Types of UNICAJA BANCO complaints and claims admitted	2021	2020*
Assets	29,893	25,928
Liabilities	9,554	5,740
Services	2,567	2,079
Means of payment	8,995	4,767
Others	1,744	1,597
TOTAL	52,753	40,111

Table 1. Type of Unicaja Banco complaints and claims.

As far as the complaints resolved by the Customer Service Department is concerned, the direction of resolution in 2021 was: 20,558 complaints that were resolved in favor of the customer, 3,816 requests for information or explanations were also answered and 29,448 that were resolved in favor of the Bank.

The following is a summary of the resolutions of the complaints resolved by the supervisory bodies:

<u>UNICAJA BANCO</u>	Favorable to the customer	Favorable to the Bank	Pending resolution	TOTAL
2021*	282	191	153	626
	(45.05%)	(30.51%)	(24.44%)	(100%)
2020	282	185	88	555
	(50.81%)	(33.33%)	(15.86%)	(100%)

Table 2. Resolutions of claims resolved by Unicaja Banco supervisory bodies (Bank of Spain - CNMV - Directorate-General for Insurance and Pension Funds)

The Customer Service Department handles complaints from Group companies adhering to the Regulations for the Defense of Unicaja Banco, S.A.'s Customers.

Breakdown of admitted Group company claims	2021	2020
Unigest	3	2
Unicorp Equity	1	2
Unimediación	0	1
Segurandalus	0	0
Duero Vida	20	23
Liberbank Vida y Pensiones	244	204
Liberbank Gestión, SGIIC	0	0
Liberbank Pensiones, S.G.F.P.	0	0
CCM Brokers 2007	0	0
TOTAL	268	232

Table 3: Breakdown of Group Company claim

Regarding the sense of the resolutions in fiscal year 2021 in relation to Group companies, 33 corresponded to requests for information or explanations that were met, 80 to claims that were resolved in favor of the customer, 147 in favor of the Bank and 13 are pending resolution.

^{*}Information from the Liberbank Group was included in the 2020 figure.

^{*}Provisional data as of January 20, 2022

Consumer protection

Unicaja Banco has had a Commercial Communication Policy in place since 2017, which was reviewed and approved by the Board of Directors in October 2020 and which establishes the general principles governing its advertising activity regarding banking services and products, including payment and investment services, aimed at customers and potential customers residing in Spain. Unicaja Banco complies with current regulations and has resources that enable it to detect and correct any non-compliance it may incur.

Unicaja Banco's advertising activities are required to be clear, sufficient, truthful and objective. When designing advertising campaigns and the advertising pieces that comprise them, Unicaja Banco complies with all applicable regulations and avoids omitting relevant information or including biased, incomplete or contradictory information that could lead to confusion. For these purposes, the nature and complexity of the product or service offered, the characteristics of the media used and the target audience are taken into account in all cases.

In our community environment and to an increasing extent in Spain, advertising self-regulation systems are common – systems that enjoy considerable and growing recognition by the community authorities and by the national legislator. Unicaja Banco is a member of the Association for the Self-Regulation of Commercial Communication (Autocontrol) and a member of the European Advertising Standards Alliance. It therefore maintains its ethical commitment to responsibly exercise the freedom of commercial communication and contribute to strengthening advertising self-regulation as a means of ensuring respect for consumer rights and competition.

With regard to adequate consumer protection, the Commercial Committee evaluates proposals for new financial products and services and their possible implications before issuing the corresponding report. The introduction of significant changes to existing products and services is also subject to evaluation. This Committee studies, analyzes and approves all the products or services to be marketed, evaluating their implications, proposing the necessary mitigation measures appropriate to the risks identified, including sustainability risks. Among other aspects, it examines the contracting procedure, the adequacy of the product or service to regulatory requirements, its effects on the Bank's risk profile and the possible remuneration associated with the distribution of the product or service in order to determine whether its characteristics are in line with regulations and established internal policies and do not create conflicts of interest.

Protection of personal data and guarantee of digital rights

Continuing with the actions that Unicaja Banco has been following regarding the application of the current regulations on personal data protection pursuant to the General Data Protection Regulation (GDPR) 679/2016 and the Personal Data Protection and Digital Rights Guarantees Act, Organic Law 3/2018, the Group has implemented the necessary technical and organizational measures, carrying out continuous monitoring thereof in order to be in a position to be able to guarantee compliance with the aforementioned regulations.

Unicaja Banco employs a data protection delegate in place who is common to the Bank and certain Group Companies, a governance model and a general privacy policy, all of which cover privacy and personal data protection governance requirements. Through the aforementioned general privacy policy, the Company establishes a single framework to define privacy and personal data protection, with a commitment to protecting and treating all personal data in accordance with the applicable legislation. For its part, the governance model defines the main roles in order to establish the parameters of strategy, organization and governance in relation to privacy and data protection.

Similarly, in order to ensure compliance with data protection regulations, the Bank has developed various internal procedures and defined and implemented a Control Model that is based on the risks that could arise from non-compliance and on a series of controls aimed at mitigating such risks.

During 2021 and with respect to the awareness and training of personnel involved in treatment operations and the specific training plan available, the Company repeated the provision of the courses developed for such awareness and training. A specific space has also been created in Unicaja Banco's Corporate Intranet, to which the Bank's employees have access, including information, regulations, procedures and assistance on personal data protection.

With regard to the claims filed with the Supervisor, a total of 11 "Claim Transfers and Information Requests" (three in 2020) against Unicaja Banco were received in 2021 by the Spanish Data Protection Agency, by virtue of the previous mechanism of admission to process AEPD claims. Once allegations were sent to the Agency with the appropriate information and documentation, the Agency filed six cases, four of which were not admitted for processing, with the remaining cases filed by the AEPD in 2022. Based on these actions, the requests for information cannot be considered substantiated claims.

Information security

In 2021 and within the context of the pandemic, the remote work platform was a fundamental element in terms of health and safety allowing a significant percentage of employees to perform their Bank roles from home, thus reducing the risk of contagion of COVID-19 without affecting the quality of the service provided to customers. The sizing of the platform in 2021 was as follows:

- The Unicaja Banco platform: 2,000 concurrent connections.
- The Unicaja Banco platform for investee companies (formerly Alteria): 200 concurrent connections.
- The Liberbank platform: 30,000 concurrent accesses. (*)

(*)While the Unicaja Banco and Alteria platforms are licensed for concurrent users, in the case of the Liberbank platform, the sizing is determined by the concurrent session capacity certified by the manufacturer of the equipment supporting teleworking (2 x 15,000). During the confinement period, maximums of close to 3,000 concurrent accesses were recorded without incident.

Systems Master Plan

The 2017-2020 Systems Master Plan was designed with the aim of adapting the Group to new technological trends in order to achieve greater efficiency in the use of corporate resources, improving service and simultaneously facilitating customer management. Due to the difficulties imposed by the confinement and the other restrictions, during 2020 a series of delays accumulated in some of the projects contemplated in the Master Plan, the execution of which has continued in 2021. Two of these projects (Integrated Service Management and Aggregation, Categorization and PFM) have been transferred to Liberbank's Integration Plan as singular projects and will therefore be managed with the rest of the projects included therein. As of December 31, 2021, only three of the Systems Master Plan (Migration to Windows 10, Migration to Office 365 and Deployment of Document Management capabilities) are still in progress, with an expected completion date of April 2022.

During 2021, the following projects were among those completed:

New infrastructure capabilities:

Batch planner

- o SNA network architecture migration plan
- Host pre-production environment construction

New service capabilities:

- o Requirements, deficiencies and blockages
- o BPM implementation
- o Deployment of CRM capabilities

Integration architecture:

- o API management architecture
- o IIB architecture
- o DevOps-based development architecture
- o Distributed backend architecture

Job transformation:

o Commercial terminal mobility agents

Channel renewal:

- o Evolution of electronic banking
- Evolution of mobile banking
- o Developed for PSD2
- o Digital onboarding

Liberbank integration plan

The technological integration launched in 2021 as a result of the merger between Unicaja Banco and Liberbank has taken the form of an Integration Plan based on three fundamental pillars:

- A data migration plan from the Liberbank source platform to the Unicaja Banco target platform.
- Plan for the development of technological gaps in the Unicaja Banco target platform to enable it to continue providing customers from Liberbank with all the services they received from the platform of origin.
- Development plan for unique projects that provide high technological added value to the unified platform. Among these, we should highlight the following projects for their direct impact on efficiency and safety in the use of resources and on improving the quality of services provided to customers:
 - o Optimization of the mortgage process
 - o Multichannel signature architecture
 - o Digital onboarding of personal loans and credit cards

- o Open banking capabilities
- o 100% digital mortgage
- o Remote managers
- o Contact center
- o Digital marketing

IT sustainability master plan

Together with three other entities, Unicaja Banco has worked within Cecabank and with the support of ÁlamoConsulting on a cooperative project for the elaboration of a master plan on the impact of sustainability in IT, with the following scope:

- Adopt a common-sectoral interpretation of environmental and sustainability regulations and a shared analysis of the impact on the financial institution systems.
- Land the environmental regulation by identifying all the specifications for a perfect technological adaptation of the various entities, specifying the taxonomy for sustainable financing and making a common methodology for the calculation of the portfolio's carbon intensity.
- Generate a catalog of "base components" that organizations can use as accelerators for the adaptation of their applications and technological environments.
- Establish common analytical criteria, not only from a theoretical perspective (homogeneous definitions) but also from a practical and technical viewpoint in terms of business logic (base data, metrics, algorithms and calculation processes, thresholds and methodology) and the generation of internal and regulatory outputs.
- Participation in this project ensured that we have the following deliverables:
 - ✓ Deliverables from the strategic area, which include:
 - o The Group's starting point in terms of sustainability and its priorities.
 - The obligations that the Bank has to comply with, as well as recommendations to be adopted in matters of sustainability.
 - Documents that identify the impact that sustainable finance will have within certain departments of organization areas, such as IT, Risk and, more transversally, Governance.
 - ✓ Operational deliverables: documents related to the analysis and design of the different metrics that make up the indicator map. This map is composed of both regulatory metrics and those that can be used by entities for internal monitoring. Within the scope of the project, some 146 metrics of different types have been analyzed and designed, broken down by the four areas that were structured in the project.



Scope	Number of KPIs
Environmental	52
Risk management	49
Governance	15
Social	30
OVERALL TOTAL	146

✓ Deliverables in the facilitator area: Documents that help the Bank to contextualize the new scope of sustainable finance, as well as the metrics to be calculated and which are a support for the identification of the new information that will be required within the scope of sustainability, such as a documentation portal, a map of regulatory documents or a detailed analysis of the adequacy of various taxonomy activities.

In this context, in 2021 the technological work necessary to implement the reporting obligations arising from the entry into force of Article 8 of the Taxonomy Regulation (for more details, please refer to the corresponding section of this report) began.



Since 2007 the Bank has had an AENOR-certified information security management system in place that complies with the UNE 71502 and ISO/IEC 27001 standards which regulate the information security best practices management system for its

digital banking services, both through fixed and mobile networks and other aspects of "financial self-service". This distinction demonstrates the robustness and reliability of Unicaja Banco's IT systems, ensuring its customers the highest level of security in their operations and transactions. Technology Management has adopted a security policy that expresses the Entity's position regarding the security of information systems with regard to business and compliance with legal aspects, taking into account the context of the organization. High-level general requirements and criteria have been established that are linked to this policy in which technological risks are assessed and security objectives defined and reviewed annually.

In January 2021, the Information System Acceptable Use Manual was published which Group companies and staff must comply with, as well as the policies, manuals and regulations defined in the area of Information Security, all of which can be consulted by personnel on the Corporate Intranet in its Cybersecurity area. The purpose of this document is to disclose the general guidelines for the proper use of the resources and IT systems that Unicaja Banco makes available to them for the performance of their duties, also establishing the obligations assigned to them in the area of information security, to be observed according to the provisions of the Manual.

Proximity banking and financial inclusion

In order to mitigate the phenomenon of financial exclusion, the Group continues its efforts to remain in the territories and localities, especially in those where it has traditional roots. To this end, having financial agents guarantees the presence in small municipalities, ensuring that financial services are offered to their inhabitants in an efficient, face-to-face manner. The maintenance of this figure also responds to the Bank's commitment to continue providing service to customers in rural areas and towns with smaller populations, especially to the elderly and those with greater difficulties in getting around.

Unicaja Banco also has several customer service channels, both in person and online. In addition to traditional branches and agents, financial services are offered through branches staffed by Group

personnel on shorter days or at shorter hours (known as *ventanillas desplazadas* – "mobile windows"), ATMs, mobile offices and online remote banking technology solutions.

In order to avoid financial exclusion and offer a better and wider provision of services, in 2020 an agreement was reached with the government of the province of Almería whereby 19 state-of-the-art full-function ATMs (offering deposit and withdrawal services and the payment of bills in cash) were installed in 19 municipalities in the province of Almería in a situation of financial exclusion, with neither bank branches nor ATMs. This has made it possible to carry out a number of banking operations without leaving the town or village, thus helping to reduce the need of its inhabitants to travel larger distances. Other similar initiatives are currently being developed based on this public-private collaboration model, which will be completed in 2022.

Additionally and in line with regulatory and supervisory trends, the Group seeks to take advantage of technological innovation (online, telephone and mobile banking) without losing sight of the challenge, common to the entire financial sector, that the success of the strategy to promote financial inclusion through new technologies requires first overcoming the so-called "digital divide". Among the clients who benefit from this greater automation in the provision of services and, more broadly, from the use of new technologies, are the elderly, but also other groups that also require and demand quality, personalized and value-added services. The Edufinet Project pays particular attention to the digital transformation and its impact on the skills and decision-making of users of financial services.

Adaptation to new technologies is compatible with the availability of a commercial network through both branches and mobile windows and financial agents which contributes decisively to ensuring financial inclusion in its scope of action and to the implementation of a proximity banking approach to customers. Unicaja Banco provides financial services through permanent branches in 140 municipalities with small populations and consequently, very small markets. In 2021, the percentage of the branch network located in municipalities with less than 10,000 inhabitants was 43.52% (40.73% in 2020).

SHAREHOLDERS AND INVESTORS

Unicaja Banco has a policy of communication and contact with shareholders, institutional investors and proxy advisors, which recognizes the permanent attention to the transparency of information to shareholders and the markets in general as a strategic objective.

Through this policy, it is committed to:

- Protecting legitimate shareholder interests, ensuring that updated information on the Company is available to them, pursuant to applicable regulations.
- Preserving transparency and the equal treatment of all shareholders in the same position.
- Ensuring strict compliance with the provisions of the applicable regulations on insider trading and market abuse.

More information can be found on the corporate website in the "Investors and Shareholders" section.

STAFF

Employees are Unicaja Banco's main asset and one of its key stakeholders, as they are the cornerstone of its professional activity and act as a direct link with customers.

Unicaja Banco pursues the consolidation of a motivated, integrated and trained professional team, capable of executing the policies that develop the strategy on which the Bank's activities are based and guaranteeing compliance with the principles of respect for society and the environment. One of the Bank's priority objectives is the management of human capital, promoting continuous improvement in the ethical standards that affect employees in the field of equal opportunities, professional and personal development, the promotion and betterment of teamwork capacity with a view to improving the work environment and the degree of employee satisfaction, with one of its aims being the development of their sense of belonging and sharing of the Organization's values.

Due to the fact that 2021 was the first year in which it provided information not only on the Group's parent company but also on its investees, data for 2020 corresponding to these companies is not provided, as the volume of employees from these companies was not significant in comparison with that corresponding to the parent company Unicaja Banco. By 2021, the parent company's employees (8,281) accounted for approximately 89% of the Group's total workforce (9,264). In general, the quantitative data in this section does not include the pre-merger information for the Liberbank Group, as July 31, 2021 is considered to be the date of integration of the Liberbank Group's workforce into the Unicaja Banco Group's scope of consolidation.

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Workforce profile

At the close of 2021, Unicaja Banco (the parent company) had a total workforce of 8,281 structural employees, following the legal conclusion on July 31 of the merger by absorption of Liberbank S.A. by Unicaja Banco S.A., an operation by virtue of which all Liberbank employees became employees of Unicaja Banco as of the aforementioned date.

On December 3, 2021, the consultation period for collective dismissal, geographic mobility and substantial modification of working conditions at Unicaja Banco, as provided for in Articles 40, 41 and 51 of the Workers' Statute, was concluded with the agreement of the management and the workers' representatives, initiating a restructuring process which was mainly the result of the need to resolve the duplication and overlaps resulting from the merger process.

With regard to the profile of the Unicaja Banco Group workforce:

	Stakeholders	Unicaia Panaa Cra	
	Unicaja Banco Grou Companies		ир
Employees		2021	
	Number of employees	9,264	
Workforce profile	Workforce distribution (men/women, % of total)	46.8/53.2	
	Average employee age (years)	47.2	
	Average length of service (years)	19.4	

The data shown below corresponds to the parent company of the Unicaja Banco Group:

	Stakeholders		
	Uı	nicaja Banco	
Employees	•	2021	2020
Workforce profile	Number of employees Workforce distribution (men/women, % of total) Average employee age (years)	8,281 43.7/52.7 47.9	5,748 49.9/50.1 47.4
Training	Investment in training (millions of euros) Training hours	0.62 477,445	0.62 358,190
Absenteeism	Days lost (% of theoretical days)	5.06	5.7

Out of the entire workforce, 99.99% has a permanent contract, with only a marginal number of employees with temporary contracts (1), mainly in the 25 to 30 age group. The average age of the workforce is 47.9 years and the average length of service is 20.8 years, 4.3% of employees (men and women) having been with the group for less than 10 years. Women account for 52.7% of the workforce. This percentage has been increasing in recent years due to the combination of greater female participation in new appointments and retirement, which in the latter case mainly affects men. The effect of the change in appointments in recent years is clearly shown by the fact that women account for 56.8% of employees under 35 years of age.

The distribution of the Unicaja Banco Group's total workforce by type of contract is as follows:

TYPE OF CONTRACT	MEN	WOMEN	TOTAL
			ı
Indefinite-full time	4,300	4,800	9,100
Indefinite-part time	1	19	20
Temporary full time	38	106	144
TOTAL	4,339	4,925	9,264

The distribution of the Unicaja Banco Group's total workforce by gender and age group is shown below:

Workforce distribution by gender	
and age group	

		•	
Age (years)	Men	Women	TOTAL
	2021	2021	
Up to 25	12	30	42
From 25 to 30	57	136	193
From 30 to 35	55	121	176
From 35 to 40	267	512	779
From 40 to 45	903	1,273	2,176
From 45 to 50	1,110	1,254	2,364
From 50 to 55	1,247	1,138	2,385
From 55 to 60	580	435	1,015
Over 60	108	26	134
Total	4,339	4,925	9,264

The distribution by gender and age of the parent company's workforce and its comparison with fiscal year 2020 is shown below:

Workforce of	distribution	by gender an	d age group

Ago (vooro)		Men	Women		
Age (years)	2021	2020	2021	2020	
Up to 25	2	-	1	-	
From 25 to 30	12	10	15	9	
From 30 to 35	27	26	38	37	
From 35 to 40	238	270	459	419	
From 40 to 45	833	641	1,192	842	
From 45 to 50	1,028	669	1,171	681	
From 50 to 55	1,160	732	1,051	614	
From 55 to 60	527	428	417	266	
Over 60	90	91	20	13	
Total	3,917	2,867	4,364	2,881	

The distribution of the workforce by gender and professional classification is shown below:

|--|

Professional		Men	Women		
classification	2021	2020	2021	2020	
GROUP I	3,897	2,840	4,348	2,863	
Gl - Level I-V	2,079	1,591	1,181	806	
G1 - Level VI-IX	1,522	987	2,571	1,537	
Gl- Level X-XIV	296	262	596	520	
GROUP 2	20	17	13	5	
ALTERNATIVE PROCEDURE	-	10	-	9	
OTHERS	-	-	3	4	
Parent company subtotal	3,917	2,867	4,364	2,881	
Direct	56	N/A	32	N/A	
Technicians	111	N/A	101	N/A	
Administrative and sales personnel	236	N/A	407	N/A	
Auxiliary personnel	19	N/A	21	N/A	
Group company subtotal	422	N/A	561	N/A	
GROUP TOTAL	4,339	2,867	4,925	2,881	

The following table shows the average number of contracts at Unicaja Banco (the parent company), calculated as the number of employees present in the Bank at the end of the month and divided by 12. Employees who began their employment with Liberbank are included in the average contract calculation as of the merger date, as established at the beginning of this section.

Average annual number of permanent, temporary and part-time contracts by gender:

Gender	Full-time permanent or indefinite	Permanent or permanent part-time	Temporary full time	Temporary part time	Total
Men	3,433	2	0	0	3,435
Women	3,642	13	1	0	3,655
Total	7,075	14	1	0	7,090

Average annual number of permanent, temporary and part-time contracts by age:

Age	Full-time permanent or indefinite	Permanent or permanent part-time	Temporary full time	Temporary part time	Total
Up to 25	2	0	0	0	2
From 25 to 30	19	0	1	0	19
From 30 to 35	56	0	0	0	56
From 35 to 40	582	2	0	0	584
From 40 to 45	1,716	5	0	0	1,720
From 45 to 50	1,784	4	0	0	1,788
From 50 to 55	1,776	2	0	0	1,778
From 55 to 60	1,012	1	0	0	1,013
Over 60	129	1	0	0	130
Total	7,075	14	1	0	7,090

Average annual number of permanent, temporary and part-time contracts by occupational classification:

Professional category	Full-time permanent or indefinite	Permanent or permanent part- time	Temporary full time	Temporary part time	Total
G1 - Level I-V	2,886	2	0	0	2,888
G1 - Level VI-IX	3,323	10	0	0	3,333
G1 - Level X-XIV	835	1	1	0	837
G2 - Level II-III	29	0	0	0	29
OTHERS	2	1	0	0	3
Total	7,075	14	1	0	7,090

The average number of contracts of the Group's investees is set forth below. In this case, we have changed from a month-end headcount to a daily criterion, counting the number of days an employee has been present in the Group's headcount and dividing the result by 365.

Average annual number of permanent, temporary and part-time contracts by gender:

Gender	Full-time permanent or indefinite	Permanent or permanent part-time	Temporary full time	Temporary part time	Total
Men	250	0	16	0	267
Women	261	6	42	2	311
Total	511	6	59	2	578

Average annual number of permanent, temporary and part-time contracts by age:

Age	Full-time permanent or indefinite	Permanent or permanent part-time	Temporary full time	Temporary part time	Total
Up to 25	3	0	12	0	15
From 25 to 30	36	0	37	0	74
From 30 to 35	42	3	5	0	51
From 35 to 40	49	0	2	0	52
From 40 to 45	102	0	0	1	103
From 45 to 50	107	1	1	0	109
From 50 to 55	45	0	0	0	46
From 55 to 60	14	0	0	0	15
Over 60	112	1	1	0	114
Total	511	6	59	2	578

Average annual number of permanent, temporary and part-time contracts by occupational classification:

Professional category	Full-time permanent or indefinite	Permanent or permanent part-time	Temporary full time	Temporary part time	Total
Executive management	47	0	0	0	47
Technicians	332	5	55	0	391
Administrative and sales personnel	15	0	4	2	21
Auxiliary personnel	118	1	0	0	119
Total	511	6	59	2	578

The number of employee redundancies corresponds entirely to the parent company in 2021, as there were no redundancies in the Group's investee companies during the year. The breakdown by gender, age and occupational classification is as follows:

Number of dismissals by gender and age group

4 ()		Men	Women		
Age (years)	2021	2020	2021	2020	
From 35 to 40		-	-	1	
From 40 to 45	2	1	2	-	
From 45 to 50	1	2	-	l	
From 50 to 55	~	l	2	l	
From 55 to 60	~	~	-	1	
Over 60	-	-	-	-	
Total	3	5	4	4	

Number of dismissals by gender and professional category

Professional	Men		Women			
classification	2021	2020		2021	2020	
Gl - Level I-V	1	3		1	2	
G1 - Level VI-IX	1	1		3	2	
Gl - Level X-XIV	1	1		~	~	
Total	3	5		4	4	

35% of the Unicaja Banco Group's total workforce operates in the Autonomous Community of Andalusia. As for the parent company data, 36.8% of the workforce carries out its activity in the Autonomous Community of Andalusia, while 18% of the workforce carries out its activity in the Autonomous Community of Castilla y León (56.5% and 27.8%, respectively, in 2020), corresponding to the geographical distribution of the Group's operational and commercial structure as a result of the integration of Liberbank into Unicaja Banco in July 2021.

With the entry into force of the new Collective Bargaining Agreement for Savings Banks and Financial Institutions for the period 2019-2023, the right to digital disconnection is guaranteed both to employees who work in person and to those who provide services through new forms of work organization (remote work, flexible working hours or others), adapted to the nature and characteristics of each job.

In accordance with internal policies and manuals, the Bank strives to ensure that employee profiles are diverse, not only in terms of gender, but also in terms of training and knowledge, experience, age and geographic origin, among other aspects.

As regards measures aimed at facilitating the enjoyment of reconciliation by both parents and, specifically, in relation to parental leave, considering "parental right" as the paternity and maternity rights enjoyed by Unicaja Banco (the parent company) employees, 221 employees (120 men and 101 women) have been entitled to parental leave during 2021 and have availed themselves thereof. In the Group's investee companies, 14 employees (7 men and 7 women) were entitled to parental leave during 2021, which all of them took.

The total number of employees who returned to work after leave and who were still employed 12 months after returning was 213 (120 men and 93 women) at Unicaja Banco (the parent company).

Based on data from 2021, the return-to-work rate at Unicaja Banco was 96.38%.

Remuneration General remuneration policy

Unicaja Banco's general remuneration policy is established in accordance with the applicable regulatory framework (mainly the Workers' Statute), the conditions established in the collective bargaining agreement and the internal labor agreements adopted with union representatives. On an individual basis, this general remuneration policy also takes as a benchmark the level of responsibility of the position and the professional development of each person, avoiding discrimination of any kind. Consequently, there are no gender-based wage differentials in any respect. The aims of the remuneration practices applied are the retention and attraction of talent and, in general, appropriate payment for individual effort, both from the point of view of the achievement of results and the person's performance.

With regard to the remuneration policy applied to employees from Liberbank, the following should be noted:

- Executives: the value of each managerial position in the organization chart is established by an external consultant based on the remuneration market of the corresponding sector, taken into account for the allocation of remuneration regulated criteria of experience and talent contributed by the manager.
- Non-executives: the remuneration policy applicable to non-executive personnel is based on the provisions of the applicable Collective Agreement without prejudice to the labor agreements that may exist in the different companies of the Group.

There are no gender-based salary differences at the same professional level. The basic salary ratio between both sexes and in each professional category is 100%, since salaries correspond to those set by the Collective Bargaining Agreement at each level.

Attached is a table with the average remuneration per level of the Unicaja Banco Group employees, referring to the fiscal year 2021, and the variation with respect to the fiscal year 2020 (the parent company):

A Committee of the Comm		C . 1	1 (0)	/·
Average remuneration	by gender and	professional	classification	in euros)

GROUP	Men	Women	TOTAL	Salary gap*	% difference AVERAGE REMUNERATION 2020
GROUP 1	45,105	39,126	41,952	13.3%	0.44%
Gl - Level I-V	51,828	47,240	50,165	8.9%	1.17%
Gl - Level VI-IX	38,662	37,450	37,901	3.1%	-0.34%
Gl - Level X-XIV	31,066	30,278	30,540	2.5%	2.15%
GROUP 2	34,029	36,664	35,067	-7.7%	2.45%
OTHERS	-	6,623	6,623	-	9.65%
Parent company subtotal	45,049	39,097	41,911	13.2%	0.48%
Executive management	60,582	47,597	55,860	21.4%	-
Technicians	34,649	34,982	34,807	-1%	-
Administrative and sales personnel	33,215	22,831	26,632	31.3%	,
Auxiliary personnel	19,371	16,725	17,982	13.7%	-
Group company subtotal	36,608	26,203	30,664	28.4%	,
GROUP TOTAL	44,229	37,628	40,719	14.9%	-

^{*}The salary gap was calculated using the following formula: (average remuneration for men – average remuneration for women) / average remuneration for men.

Considering the average total remuneration received (fixed remuneration, as variable remuneration was not significant in relation to the rest of the remuneration items and was not included in this analysis) in 2021, the average remuneration of women was 8% below while that of men was 8% above the average. These differences are mainly due to the greater seniority (which allows the accumulation of three years of service) of some employees with respect to others, in relation to both sexes, and the different salary structures of the companies that have been integrated into Unicaja Banco over time.

The following table shows the average remuneration by age brackets of the Unicaja Banco Group in 2021.

Average remuneration by gender and age group								
AGE	Men	Women	TOTAL	Salary gap*				
Up to 25	15,404	13,742	14,217	10.8%				
From 25 to 30	19,257	16,597	17,382	13.8%				
From 30 to 35	31,352	24,085	26,327	23.2%				
From 35 to 40	36,921	33,445	34,636	9.4%				
From 40 to 45	38,840	35,543	36,911	8.5%				
From 45 to 50	43,125	38,274	40,552	11.2%				
From 50 to 55	47,964	42,819	45,509	10.7%				
From 55 to 60	51,314	45,005	48,610	12.3%				
Over 60	60,676	40,868	56,774	32.6%				
Total	44,229	37,628	40,719	14.9%				

The table below shows the average remuneration per age bracket of the parent company, referring to 2021 the variation compared to 2020:

4 4		
Average remuneration by	gender and age group	

AGE	Men	Women	TOTAL	Salary gap	% difference AVERAGE REMUNERATION 2020
Up to 25	18,470	19,265	18,735	-4.3%	-
From 25 to 30	30,562	31,270	30,955	-2.3%	6.39%
From 30 to 35	40,724	35,566	37,708	12.7%	11.76%
From 35 to 40	37,900	34,389	35,588	9.3%	0.5%
From 40 to 45	39,363	35,669	37,189	9.4%	-0.77%
From 45 to 50	43,638	38,619	40,965	11.5%	-1.86%
From 50 to 55	47,855	43,282	45,681	9.6%	0.28%
From 55 to 60	52,043	45,298	49,064	13%	1.69%
Over 60	59,717	43,702	56,751	26.8%	-1.37%
Total	45,049	39,097	41,911	13.2%	0.48%

^{*}The salary gap was calculated using the following formula: (average remuneration for men – average remuneration for women) / average remuneration for men.

With regard to age distribution, the greatest difference between the average remuneration of men and women was concentrated in the 60+ age bracket, with men representing 81% of the total number of employees in this age bracket, while in the 30+ age bracket, the average remuneration of women was higher than that of men.

Within the group of jobs, there were different situations, meaning that the data may not be strictly comparable and the differences in remuneration may be due to various duly justified factors, as mentioned above. The Group's vocation is to progressively increase the proportion of women in positions of responsibility.

The following table shows the average remuneration per position:

Average remuneration by gender and position (in euros)								
POSITIONS	Men	Women	TOTAL	Salary gap*	% difference AVERAGE REMUNERATION 2020			
General management	254,826		254,826		~5.11%			
Corporate management	~		~					
Department manager	118,903	94,809	113,813	20.3%	0.61%			
Area manager	73,389	65,820	70,852	10.3%	4.02%			
Department heads	54,083	47,140	51,287	12.8%	-0.48%			
Office manager	46,635	44,318	45,819	5%	-0.15%			
Office financial controller	40,206	39,041	39,510	2.9%	-0.46%			

^{*}The salary gap was calculated using the following formula: (average remuneration for men – average remuneration for women) / average remuneration for men.

Head of office investment	41,668	37,535	39,484	9.9%	2.06%
Managers	42,314	39,335	40,667	7%	-0.44%
Administrative support	40,671	36,854	38,495	9.4%	0.36%
Parent company subtotal	45,049	39,097	41,911	13.2%	0.48%
Executive management	60,570	47,597	55,686	21.4%	,
Non-management	33,157	24,909	28,293	24.9%	,
Group company subtotal	36,608	26,203	30,664	28.4%	
GROUP TOTAL	44,229	37,628	40,719	14.9%	-

^{*}The salary gap was calculated using the following formula: (average remuneration for men – average remuneration for women) / average remuneration for men.

In relation to the so-called "Identified Collective", which is made up of board members, senior executives, employees who assume risks, those who exercise control functions and any employee who receives an overall remuneration that includes them in the same pay scale as that of senior executives and employees who assume risks, whose professional activities have a significant impact on the risk profile of Unicaja Banco at group, parent company and subsidiary level, the "Remuneration Policy Associated with Risk Management" is applicable. The main aspects of this Policy are available on Unicaja Banco's corporate website.

For 2021, in the Unicaja Banco company of origin, only the staff belonging to the Business Network and the Corporate Banking Department were subject to the application of incentive schemes, in line with that applied in 2020. With regard to Liberbank, commercial incentives and the variable remuneration scheme for management personnel were approved in 2021. With respect to the payment of variable compensation, 43% of the workforce has benefited from it, representing, on average, 4.6% of their fixed compensation (31% of the workforce in 2020, representing 4.5% of their fixed compensation).

Remuneration of board members

As regards the remuneration of company directors, the general framework for setting their remuneration is set forth in the "Remuneration Policy for the Directors of Unicaja Banco, S.A. (2021-2023)". The details of their remuneration are published in the "Annual Report on Directors' Remuneration", which is published each year on Unicaja Banco's corporate website.

The average remuneration of board members for all concepts has been as follows:

Category	Men		W	omen
	2021	2020	2021	2020
Executive directors	820,110	819,190	-	-
Non-executive directors	70,180	83,560	87,060	83,020
Total	10	7	5	5

Average remuneration of company directors by gender (in euros)

Note 1. The average reported remuneration includes all compensation items, expressed in annual terms. The total remuneration for directors received in 2021, even if they do not remain in office at December 31, has been taken into account.

Note 2. The average compensation of Non-Executive Directors (H) was calculated based on the number of directors with compensation.

Post-employment commitments

The Group maintains a welfare system for all employees complementary to the public pension system of the Social Security.

During 2002, the Bank reached an agreement with its employees to modify and transform its supplementary social welfare system into a mixed defined contribution and defined benefit model, with an occupational pension plan formalized (Joint Promotion Pension Plan for the employees of Unicaja Banco, S.A. and Fundación Bancaria Unicaja), externalized in Unifondo Pensiones V, Fondo de Pensiones. This Plan is set up as an instrument for the fulfillment of the commitments assumed by the promoting entities (Unicaja Banco and Fundación Bancaria Unicaja) through collective bargaining with regard to the social welfare of their employees, guaranteeing the respect of the rights and benefits applicable to the groups from Unicaja Banco and Fundación Bancaria Unicaja.

The Joint Promotion Pension Plan for employees of Unicaja Banco and Fundación Bancaria Unicaja affects all employees of both entities and those in the passive group. It includes six groups differentiated by their type of contribution (defined contribution, defined benefit) and with particular characteristics in terms of the surrender modalities according to contingency assumptions.

In 2014, the Unicaja Banco Group acquired a majority stake in the capital of Banco de Caja España de Inversiones, Salamanca y Soria, S.A. (EspañaDuero). Employees from this company are divided into two pension plans: Pension Plan for Employees of Caja de Ahorros de Salamanca y Soria, applicable to employees of the former Caja de Ahorros de Salamanca y Soria and Fondempleo Caja España Pension Plan, for employees of the former Caja España de Inversiones, Caja de Ahorros y Monte de Piedad.

In 2021, the process of integrating the pension plans of the employees of EspañaDuero into the Joint Promotion Pension Plan for the employees of Unicaja Banco, S.A. and Fundación Bancaria Unicaja continued. As a result of the merger with Liberbank, this process has been halted and will be resumed at a later date, together with the integration of the pension plans of the employees originally with Liberbank S.A.'s pension plans were as follows: PECAJASTUR Pension Plan for Employees of Caja de Ahorros de Asturias, PECAJASTUR, Pension Plan of Caja de Ahorros y Monte de Piedad de Extremadura, Pension Plan of Caja de Ahorros de Santander y Cantabria and Pension Plan of Banco de Castilla-La Mancha.

The accounting information on the post-employment commitments of these plans is detailed in the annual accounts, which are published on Unicaja Banco's corporate website each year.

Employment of people with disabilities

At December 31, 2021, Unicaja Banco complied with the provisions of Royal Legislative Decree 1/2013, of November 29, 2013, approving the Revised Text of the General Law on the Rights of Persons with Disabilities and their Social Inclusion, which establishes a reserve quota equivalent to 2% of the workforce in companies with more than 50 employees and the obligation to promote the social and labor integration of persons with disabilities, in addition to reinforcing the concepts of equal opportunities, non-discrimination and universal accessibility. Unicaja Banco also collaborates with associations of public interest whose social purpose is professional training, labor insertion and job creation in favor of people with disabilities.

The number of employees with disabilities in the parent company amounted to 148 in 2021 (118 in 2020), while in the subsidiaries it was equal to 10. The total number of people with disabilities employed by the Group in 2021 was 158.

In addition, Unicaja Banco offers training grants for the children of disabled employees. In 2021, they received 3,400 euros and, in application of the Equality Plan, which covers disability equal to or greater than 65%, the amount received was 4,400 euros. This benefit is paid for each child up to the year in which the person reaches the age of 25.

Occupational health and safety

Until December 31, 2021, both Unicaja Banco's own Prevention Service and the Joint Prevention Service for the area of origin of the former Liberbank have continued to operate.

Unicaja Banco's Occupational Risk Prevention Policy sets out the Bank's general principles and objectives in this area. This policy implies a fundamental commitment to continuous improvement in preventive matters for the promotion of well-being at work, which entails raising the level of safety at work and improving health conditions for the entire workforce.

The application of occupational risk prevention regulations is not understood exclusively as formal compliance with aspects related to health and safety, but also as integration into the Group's organizational structure, which is seen as one of the pillars on which stability, safety and quality in the workplace are based.

The Group has an Occupational Risk Prevention Management System integrated into its hierarchical structure, which implies the assumption of the obligation to include risk prevention in any undertaken activity and the inclusion of prevention management in the design of the integral Human Resources policy. In order to achieve the objectives described above, the necessary human and material resources are used.

Organizationally, the Prevention Management System operates through Unicaja Banco's own Prevention Service and is updated periodically and permanently, adapting it to regulatory developments and applying technological progress.

The Management System was certified by AENOR in 2019 pursuant to the ISO 45001:2018 standard. Statutory audits of the system were conducted in 2019 and are valid for four years. In 2020 and 2021, the Management System internal audit was carried out, with the Certification of COVID-19 Protocols of Action maintained by AENOR auditors for all of the Group's work centers. An internal audit of the Entity's Management System was undertaken, which concluded with a satisfactory report with no "Breaches" or "Observations", demonstrating that the requirements of the standard had been met and effectively implemented.

The Group has an Annual Prevention Plan and a Service Activities Report which are presented to the Intercenter Committee for Occupational Health and Safety and to the Public Administration control bodies. There is also a Procedures Manual, which is of essential value in the consolidation of the preventive system. This fulfills a legal requirement for the consolidation of the system, providing a mechanism that facilitates learning for those involved in preventive action and, no less important, the monitoring and evaluation process, which is a determining factor in any improvement action.

The protocol of actions to be followed in case of violence and external aggressions and for the prevention of moral and/or psychological harassment, the specific procedure for preventive and corrective actions in situations of robbery and of actions in case of aggression and work-derived external threats are noteworthy for promoting the effectiveness of the rights of integrity and dignity of employees.

Medical check-up and flu vaccination campaigns were carried out throughout 2021. A total of 3,862 medical examinations were performed. A total of 1,889 flu vaccines were administered. In the Liberbank area of origin, 1,325 medical examinations were performed and 688 vaccinations were administered.

The occupational accident rate at Unicaja Banco (parent company) is very low, typical of administrative activities, with the preventive practices implemented having a significant influence. This is shown by the fact that the days lost due to occupational accidents account for 0.05% of the total theoretical days, with the incidence rate in 2021 standing at 1.91‰ and the frequency rate at 1.59. As for the distribution of occupational accidents by gender, three corresponded to men (18.75%) and 13 to women (81.25%). Due to their seriousness, all accidents (16) were considered minor. The average duration rate of occupational accidents is 50.75 days, and the severity rate of these was 0.08‰. Absenteeism caused by common illnesses and non-occupational accidents due to the extraordinary pandemic situation presented a rate of 5.06% of the theoretical working days in 2021, equivalent to 84,383.02 working days (590,681.14 working hours). Data from Unicaja Banco and the former Liberbank have been included as of July 31, 2021.

	ACCIDENTS AT WORK						
	2021	2020	2021	2020	2020	2019	
	Days lost (%)		Incidence rate (‰)		Frequency rate (%)		
Industrial accident	0.05	0.07	1.91	2.44	1.59	1.68	

	ACCIDENTS AT WORK							
	Industrial accident							
	Gende	r (%)	Gravity (%)		Index average duration (days)	Coverity in day (0/)		
	Men	Women	Serious	Minor	index average duration (days)	Severity index (‰)		
2021	18.75	81.25	-	100	50.75	0.08		
2020	29	71		100	71.78	0.12		

		ABSENTEEISM					
		Common illness and non-occupational accidents					
		Rate	Lost days	Absence hours			
Ī	2021	5.06	84,383.02	590,681.14			
Ī	2020	5.7	81,424.75	569,973.25			

^{*}Note: Extraordinary pandemic situation

With regard to the Group's investees, one was male (25%) and three were female (75%):

	ACCIDENTS AT WORK						
	2021	2021	2021				
	Days lost (%)	Incidence rate (‰)	Frequency rate (%)				
Industrial accident	2.32	2.03	1.17				

	ACCIDENTS AT WORK							
	Industrial accident							
	Gender (%)		Gravity (%)		I. d	Covanity inday (0)		
	Men	Women	Serious	Minor	Index average duration (days)	Severity index (‰)		
2021	25	75	-	100	16	0.01		

	ABSENTEEISM			
	Common illness and non-occupational accidents			
	Rate	Lost days	Absence hours	
2021	2.32	5,809	39,641	

In 2021, the Joint Prevention Service for the Liberbank area of origin focused on the planning of the preventive activity that had been developed in this company and that was planned for this fiscal year.

Unicaja Banco's Occupational Risk Prevention Policy sets out the Bank's general principles and objectives. Liberbank employees have been included in the Occupational Risk Prevention Plan since the merger took place. This policy implies a fundamental commitment to continuous improvement in preventive matters for the promotion of well-being at work, which entails raising the level of safety at work and improving health conditions for the entire workforce.

The Prevention Management System applied to former Liberbank employees is organized through the Joint Prevention Service that provides services to Liberbank and other Business Group companies. The Joint Prevention Service covers all technical disciplines, while Worker Health Surveillance is provided through an agreement with an accredited External Prevention Service.

Liberbank used to prepare an annual program and a Service Activities Report which were presented to the 13 Occupational Health and Safety Committees set up in the Bank. There is also a General Prevention Manual, Prevention Management Procedures and Basic Health and Safety Instructions, which constitute the set of documents that support the prevention management system. This ensures compliance with legal requirements concerning the documentation to be included with the Accident Prevention Plan, establishing the formulas through which it is implemented and ensuring that all needs and legal requirements are duly covered regarding the prevention of occupational hazards with respect to former Liberbank employees.

Within the Management Procedures mentioned above, it is worth mentioning the development of some in response to situations or risks specific to the profession, such as the Protocol for the prevention and treatment of moral harassment or the Procedure for action in the event of aggressions.

Employee benefits

Unicaja Banco's employees enjoy a series of social benefits that exceed those legally established that include unpaid leave, leave of absence for childcare, voluntary leave of absence, forced leave of absence, common fund for currency losses, payment cards with special conditions, mortgage and personal loans at reduced rates, salary and social loans and advances, complementary group life insurance, assistance for nuptials, births, studies for employees and children and day care.

Part-time employees enjoy the same social benefits that apply to full-time employees. With respect to workers with temporary contracts, the main difference lies in financing, since they are not eligible for home purchase loans, free mortgages, loans for miscellaneous items and free personal loans, pursuant to the provisions of the Collective Agreement of Savings Banks and Financial Institutions. With regard to Mastercard and Visa cards, the maximum amount that can be requested is 2,500 euros.

In 2021, 1,031 agreement loans (social advances, social loans and housing agreement fixed in the collective bargaining agreement) totaling 52.66 million euros were granted by Unicaja Banco's parent company. In addition, 812 free loans to employees were approved, amounting to 30.84 million euros.

Meanwhile, contributions to Unicaja Banco's employee pension plans amounted to 17.9 million euros (13.7 million euros in 2020).

Employees with indefinite-term contracts are incorporated into the Employees' Pension Plan immediately upon their transition to such status. Workers with temporary contracts are able to access the Employees' Pension Plan after accumulating more than 12 months of seniority with the same type of contract.

Employment and social relations

Unicaja Banco respects the role and responsibilities of trade union representatives, especially with regard to collective bargaining. The participation of employee representatives in the decisions adopted by the Group in labor matters is one of the guidelines set by its Human Resources policy. In 2021, the entire workforce of Unicaja Banco (parent companies) was subject to the Collective Bargaining Agreement for Savings Banks and Financial Institutions, which, together with the agreements adopted within Unicaja Banco, generally determines working hours and other employment conditions.

On July 31, 2021, the merger process culminated, by virtue of which all Liberbank employees became employees of Unicaja Banco as of the this date.

On December 3, an agreement was reached between the Group and the CCOO, UGT, CIC-Suma-T, CSIF and SIBANK trade union sections regarding the procedures legally established in Articles 40, 41 and 51 of the Workers' Statute, derived fundamentally from the need to resolve duplication and overlaps resulting from the merger of the two entities both in central services and in the commercial network, in addition to the application of a branch rationalization plan and their sizing to adapt them to the current needs of Unicaja Banco. As a result of the foregoing, this agreement, which affects the Bank's entire workforce, is fully effective and is divided into three sections:

- 1. Section I regulates the process of termination of contracts through voluntary redundancy as a preferential criterion and the first to be applied.
- 2. Section II establishes the fundamental criteria for the application of internal flexibility measures (geographic mobility) with instruments that favor voluntariness.
- 3. Section III is dedicated to the harmonization of working conditions.

Unicaja Banco's Intercenter Health and Safety Committee was set up on March 31, 2003, as a body for consultation and participation in matters of Occupational Risk Prevention and Risk Prevention Management, with the following documents drawn up within its scope of action:

- Protocol for the prevention of violence and external aggressions derived from work.
- Protocol for the prevention of moral and/or psychological harassment at work.
- Protocol for the prevention of sexual and/or gender-based harassment in the workplace.
- Procedure in situations of robbery.
- Labor integration protocol for people with disabilities.
- Improvements in pregnancy and lactation situations.
- Biannual medical check-up campaign.
- Annual Prevention Plan 2021.



Training and career plans

Training represents a commitment to Unicaja Banco's human team, designed as an investment aimed at providing answers to the needs shown by customers and covering the individual expectations of all those working in the Bank, in order to facilitate development and permanent personal and professional growth, and the use of knowledge and the individual and collective potential of the staff. Unicaja Banco once again made a great effort in training, taking the form of a new Annual Training Plan. During 2021, a total of 620,635.32 euros was invested in training (614,725.68 euros in 2020), with 477,445 hours of training were provided to the entire workforce (around 358,000 hours of training in 2020). The average per employee was 59.62 hours in 2021 in the case of the parent company (62.32 hours in 2020) with the following distribution by professional category:

Category	Hours		
Category	2021	2020	
Gl - Level I-V	174,078	133,460	
Gl - Level VI-IX	232,810	167,199	
Gl - Level X-XIV	69,227	57,420	
G2 - Level II-III	1,330	44	
Parent company subtotal	477,445	358,123	
Executive management	3,430		
Technicians	2,709		
Administrative and sales personnel	24,823		
Auxiliary personnel	40		
Group company subtotal	31,002		
Group total	508,447		

The main training was organized around the Annual Training Plan 2021, which seeks to expand knowledge, improve technical skills and meet the training needs of employees. The Plan is grouped into ten categories:

- 1. New personnel training and/or retraining.
- 2. Internal demand (training itineraries by position): professional development program through a range of activities and courses available to all employees.
- 3. Career plans for central and regional service technicians.
- 4. Specific corporate needs for the year.

In 2021, Unicaja Banco continued to develop Uniecampus, a vast virtual space for knowledge management, capable of bringing together, systematizing, interrelating, promoting, attracting, integrating and disseminating the main training sources connected with the Bank's activity. At Uniecampus there are schools with different subject areas.

Mention should also be made of the School of Environmental Management from which students can access the system's main operating document, pursuant to International Standard UNE-EN ISO 14001:2015, as well as other documents of interest, such as environment-related circulars and communiqués.

In 2021, a 5-hour general course on sustainable finance was given to all Group employees. In addition, in the area of sustainability, in 2021 a 5-hour course on sustainable finance for risk analysts was given to risk analysts from central services.

5. Training aimed at certifications.

This category includes:

- Training in Financial Advice (Markets in Financial Instruments Directive MiFID II) a training program is being provided with the aim of obtaining a certificate that allows employees to market products categorized as such, as well as MiFID Maintenance Training for those employees who had already obtained the certificate in 2017, 2018, 2019 and 2020.
- Training in the Real Estate Credit Act Law 5/2019, developed by Ministerial Order ECE/482/2019, seeks to provide more security to all those involved in the mortgage process, establishing the duty of training and qualification of persons involved in the granting of real estate loans. A training program aimed at the groups involved in the application of the law was carried out in order to obtain the certificate that allows the marketing of real estate credit products, as well as providing maintenance training for those employees who had already obtained the certificate in 2019 and 2020.
- Maintenance in the new Insurance Mediation Act the insurance maintenance training program is designed to comply with the applicable regulations and enables the business network to be trained in the knowledge and updating of the selected lines of business each year.
- 6. Normative and regulatory needs training aimed at reinforcing regulations. Special mention should also be made of the following in 2021:
 - The Occupational Health and Safety (OHS) training program was included in the recurrent regulatory training in each of Unicaja Banco's approved training plans. In addition to providing this program to the corresponding groups, training content on this subject have been made available on the Bank's training portal, meaning that any employee can access them on a voluntary basis and resolve any concerns related to this subject.

As a continuation of the pandemic situation and within the range of measures implemented by the Group, we continue to provide training on COVID-19 to those employees who were unable to complete it during 2020. The purpose of this training is to provide Unicaja Banco employees with the appropriate tools to help prevent Coronavirus infection.

- Data protection training reinforcement and updating of knowledge on data protection regulations, as well as on the most recurrent incidents and behaviors to be prevented.
- Training in the notification of suspicious debt abuse operations on the securities market.
- Training in the prevention of money laundering and terrorist financing in order to obtain and reinforce the necessary knowledge in the prevention of money laundering and terrorist financing, as well as to learn about the main developments in this area.

Criminal risk prevention training to provide appropriate knowledge of the circumstances in which legal entities may incur criminal liability and the cases in which they may be exempted from liability or where liability may be mitigated.

Such training in the parent company in 2021 can be summarized as follows:

Training action	Attendees	Hours
Prevention of occupational hazards	3,549	15,736
Data protection training	1,365	2,954
Developments in matters of fraud and the prevention of money laundering and terrorist financing	4,407	17,628
Prevention of criminal risks	222	842

748 hours of anti-money laundering training were given in the Group's subsidiary companies.

Training in 2020 can be summarized as follows:

Training action	Attendees	Hours
Prevention of occupational hazards	2,351	11,657
Data protection training	334	2,672
Developments in the prevention of money laundering and terrorist financing	3,919	15,676
Prevention of criminal risks	437	3,496

- 7. The board of directors and key personnel, in order to ensure that those responsible for decision making have an appropriate knowledge profile.
- 8. Continuity and maintenance programs.
- 9. Training in the strategic and transformation plan, which includes the different training projects aimed at Unicaja Banco's digital transformation and different priority training actions within the Bank's strategic plan.
- Self-training.

Unicaja Banco promotes performance recognition through the implementation of different systems and career development plans for the branch network and business support units, including skills and professional competency management programs, which are independent from those provided for in the collective bargaining agreement and are aimed at facilitating professional advancement. It also runs Management and Commercial Talent Banks, which systematically identify professionals with the greatest potential for development, regardless of their current position.

The percentage of employees receiving regular performance and professional development evaluations was 96% in 2021. As a result of the actions taken due to the effect of the COVID-19 pandemic, this process was not undertaken in 2020.

Unicaja Banco has partnership agreements with several universities located in the provinces. In 2021, 18 students pursuing finance-related university studies had the opportunity to work as interns in the Bank, complementing their theoretical training.

Universal accessibility for people with disabilities

The Unicaja Banco Group considers disability as a cross-cutting issue throughout the Organization. The protection of workers in special biological or socio-labor situations is specifically guaranteed, including those with recognized physical, mental or sensory disabilities, as well as workers in a situation of maternity or recent childbirth, or who are breastfeeding.

As a result of the paradigm shift brought about by the publication of Law 8/2021, of June 2, 2021 reforming civil and procedural legislation to support people with disabilities in the exercise of their legal capacity, Edufinet plans to develop actions in this area in early 2022.

The commercial and corporate web pages have been designed and reviewed according to the guidelines defined in the Web Content Accessibility Guidelines 1.0 document produced by the WAI working group belonging to the W3C. The objective of these guidelines is to facilitate access to the information offered on the Internet to all.

The Group's sites have been validated through the TAW online tool and reviewed with different devices, achieving an AA level of accessibility. Notification of any accessibility or usability problems, as well as any suggestions, can be made directly through the website.

In addition, progress has continued to be made in the accessibility of the Bank's branch network.

Equality

The agreement signed on December 3, 2021 establishes that the Bank assumes the commitment to update the diagnosis and the Equality Plan within the legally established deadlines, meaning that until December 31, the Equality Plans of Unicaja Banco and the former Liberbank remained in force in their respective areas of origin.

As part of its firm commitment to advancing the establishment of CSR policies in the area of human resources, Unicaja Banco has had an Equality Plan in place since 2009 which aims to incorporate equal treatment and opportunities between women and men into the Bank's traditional values.

Through this plan, the Bank aims to achieve effective equality of treatment and opportunities that will allow women to occupy the role that corresponds to them in the business and institutional sphere, thus favoring the generation of wealth and value in the society in which they operate.

As a result of a diagnostic study, the aims of the Equality Plan were defined and the necessary measures were designed to guarantee, in a transversal manner, effective and full equality of treatment and opportunities between women and men in order to eliminate all forms of direct or indirect gender-based discrimination.

Among the assumed aims, the following are worthy of special mention – promoting the access, development and promotion of women to positions in which they are still underrepresented, training and raising equality awareness among employees, with a special emphasis on managers with extensive decision-making power and autonomy in the management of the people in their charge, incorporating the equality variable directly and proactively into people management processes, promoting a balanced assumption of family responsibilities through measures for the organization of time within the scope of CSR and the reconciliation of personal and family life.

Other measures of the Equality Plan, which is extendable to both men and women, include a leave of absence for child and family care with job reservation during the first two years and a joint leave of absence for up to 18 months and access to 21 hours of paid leave per year for certain situations, which is extendable up to the second degree of kinship.

There is also a protocol in place to prevent and resolve any situation of gender-based harassment or discrimination.

To this end, awareness-raising, training and information campaigns on equal opportunities are carried out. There is a specific equality area on the corporate intranet to inform the staff of the Equality

Plan and the measures aimed at promoting personal, family and work reconciliation within the Group. A Code of Good Practice is applied the use of language.

In 2020, actions were initiated aimed at forming a negotiating committee for the equality plan with the objective of preparing a new diagnostic study to adapt it to the current business reality and, consequently, the preparation of a new Equality Plan to bring it in line with the 2020 Royal Decrees. This activity continued in 2021 with the creation of the Negotiating Committee (whose activity was interrupted by the merger process with Liberbank) with the idea that the diagnostic study and subsequent equality plan would be applied to the workforce resulting from the integration process of both companies.

Management of the situation arising from COVID-19

Through the Management Area, the Workforce Management Section and in line with employee health prevention requirements, the MECUIDA Plan and Group communications, Human Resources has undertaken the management, authorization and monitoring of the measures related to conciliation adopted in the COVID-19 environment, including 100% working day reductions, unpaid leave, requests for paid leave, non-attendance work etc. Within the scope of Liberbank and in accordance with health prevention requirements, the measures implemented for the protection of employees have seen the generalization of non-face-to-face work for Central Services workers.

In preventive matters, management leadership and commitment is demonstrated by establishing as a main priority the protection of the health of all employees and customers, with the preventive activity absorbing the management of the pandemic during the year 2021. Through the Occupational Risk Prevention Service, an Action Plan was drawn up to provide the Group with a specific action plan to deal with COVID.

Several types of measures were put in place: preventive, informative-training, organizational and hygiene measures:

- The risk assessment for exposure to COVID-19 that was performed at the beginning of the pandemic was updated to adapt it to the criteria established in the Procedure for Prevention Services published by the Ministry of Health.
- The corporate intranet web site has been maintained and permanently updated with all Coronavirus-related information, including protocols, documents of interest and measures established by the Group.
- Different types of protocols have been prepared and updated, including those regarding business coordination, accident prevention, cleaning, positive management, Coronavirus action for offices and Central Services and Territorial Directorates, cafeterias, as well as instructions, records, questionnaires for evaluating measures, communiqués etc.

The information/training campaigns launched in the COVID-19 area were as follows:

- Training: with the creation of a course specifically designed for the Group in which reference is made to internal protocols and measures adopted against coronavirus.
- Informative: through the use of posters.
- Awareness-raising, through different communication channels: One Minute, Human Resources announcements, knowledge pills, the "Uninoticias" and "Cuaderno Semanal" magazines, among other publications.

In order to facilitate communication and information on protection measures, specific signage has been designed on the use of gloves, masks, capacity limits in work centers, toilets, cafeterias and meeting rooms, the use of stairways etc., as well as others for individual buildings and signage for work centers

IT tools have been created and adapted to facilitate the management of the COVID-19 pandemic, such as the specific Unipersonal web space ("Coronavirus: Prevention is the best measure"), the development of an application for the follow-up of COVID-19 cases and for the management of diagnostic tests and the request for means of protection by the various departments, the promotion of the use of corporate mail for sending questionnaires and the Coordinaware tool for establishing corporate coordination in the context of COVID-19, among other contributions.

Since the beginning of the pandemic, the Group has provided its work centers with the necessary means to guarantee adequate protection against the risk of coronavirus infection. Preventive measures include the periodic distribution of protective equipment. Masks, hydroalcoholic gel, disposable handkerchiefs, gloves, visors, sanitizing sprays, wall-mounted gel dispensers and table-top screens were all supplied.

The Group has established and has made a channel available to employees to provide notification of any possible incident related to the provision of COVID-19 protection material through the Department Incidents intranet application.

In 2021, a total of 3,084 protection-related incidents were dealt with.

Throughout the year, a total of 455 cleanups were carried out under the COVID-19 protocol.

In order to verify compliance with the COVID-19 action protocol, the organizational, safety and hygiene measures implemented in work centers were assessed, the spread of the virus was contained and business continuity ensured and two models of verification questionnaire were prepared, one addressed to the Office Network and the other to Central Services, to be completed by the center's Occupational Risk Prevention Manager.

During the year 2021, diagnostic testing of the workforce continued to be carried out. A total of 938 diagnostic tests (PCR, antigen and antibody tests, depending on the specific needs of the case) were undertaken at Unicaja Banco of which 824 were negative and 114 positive.

From the beginning of the pandemic, physical exposure in the workplace was avoided for all those who demonstrated that they were particularly susceptible due to their own pathologies or those of their immediate family members. These staff members were assessed by the Quiron Prevención External Prevention Service's health surveillance units, which ruled, based on medical criteria and in accordance with the provisions of the Prevention Services Procedure of the Ministry of Health, whether or not they were considered to be vulnerable. In application of the criteria established by the Ministry's Prevention Services Procedure, in 2021 both the Public Health Services and the Medical Inspection granted medical discharges on the understanding that, classified as Level 1 (community risk) and with the implementation of the existing protection measures, the activity can be carried out without the need to work on site and adapt the workplace.

As a result of this effort, all Unicaja Banco centers have obtained the certification of the COVID-19 Action Protocols as granted by AENOR, certification that has been maintained throughout 2021.

The Joint Prevention Service, which has been providing services to former Liberbank employees, was responsible for the following activities throughout the year:

Evaluation of the risk of exposure of Group workers.

- Updating of the procedures for dealing with situations arising from COVID-19 in order to adapt them to the criteria established by the health authorities at any given time and their application where necessary.
- Assessment of the pathologies and situations of employees that may serve to consider them as particularly susceptible based on the criteria established by the health authorities at any given time.
- Validation of the equipment and means of protection selected to be made available to workers and their installation in work centers.
- The progressive provision of the necessary means to guarantee adequate protection against the risk of Coronavirus contagion, controlled by the prevention managers at each work center.
- Review of the rules and instructions issued by the competent authorities and their adaptation to those envisaged by the Group, including making them available to the staff through the corporate intranet, creating a specific repository through which such access is facilitated. Posters and specific signs have also been developed, aimed at both employees and customers and users of the Group's work centers.
- Information provided to the employees' representatives on the actions with regard to this matter and on the pandemics and impact within the Group.
- Counseling and resolution of pandemic-related inquiries among Group employees.
- Creation of a communication channel with the Prevention Service and a specific tool for the registration of positive cases on the corporate intranet in order to facilitate pandemic management.

In the area of training, the five-hour online COVID-19 Training Course was developed with the aim of providing Unicaja Banco employees with the appropriate tools to help prevent Coronavirus.

Internal communication and information measures have been implemented through the Internal Communication Area. Since the beginning of the pandemic, an ongoing information campaign has been in place to inform the workforce of health-authority recommendations.

All COVID-19 information (communications, protocols, knowledge pills, communication channels etc.) has been centralized since the beginning of the pandemic (March 2020) in the "Coronavirus: prevention is the best measure" space on the Unipersonal employee website.

COMMITMENT TO THE REGIONS

Support to companies and entrepreneurs

As mentioned above, the Unicaja Banco Group is firmly committed to companies and businesspeople. In addition to the loan provisions, which include the granting of microcredits, there is also the channeling of aid granted by public administrations. Within this framework are the agreements signed with the European Investment Bank (EIB), the Official Credit Institute (ICO), GARÁNTIA, IBERAVAL and SAECA, among others.

In the exercise of its commitment to the business community, the Group has collaborated financially in the development of multiple initiatives channeled through business organizations.

Overall, the Group provided financing to SMEs and the self-employed with an outstanding balance of nearly 7.6 billion euros in 2021 (3.8 billion euros in 2020).

Corporate shareholdings

In addition to its strictly commercial work, providing a wide range of services and meeting the financing needs of the business sector, Unicaja Banco is directly involved in entrepreneurial activity through the creation and promotion of business initiatives and the acquisition and maintenance of equity stakes therein.

Since the merger with Liberbank, Investee Management has been divided into the Liberbank Origin Investee Management and the Unicaja Banco Origin Investee Management, which coordinate the management and policies applicable to the Unicaja Banco Group's portfolio of holdings. They oversee compliance with the general risk control objectives and seeking diversified profitability as an alternative to the core business as well as coordinating the presence of Bank representatives in the management bodies of the investee companies, watching over their interests, the continuity of their business project and the creation of wealth in the territory in which they operate.

Three specific manuals are available for the proper control of investee companies:

- the "Investee Companies Procedures Manual" describes the procedures, activities and tasks to be carried out in relation to the management of these companies and the investment and divestment decisions to be made, both those owned by the Bank and those of other Group companies.
- The "Policy for the selection of directors for Investee Companies of the Unicaja Banco Group" manual, which sets out the selection procedure for the appointment of directors of Unicaja Banco Group companies (subsidiaries and associates) or by other companies in its economic group.
- The "Participation Risk Control Manual", which establishes effective and efficient independent internal control procedures for the management of investee companies.

As a reference institution, Unicaja Banco has tried to reconcile the objectives described above with regional economic development, supporting business initiatives in order to promote job creation, thanks to its strategic position in the territories in which it operates. The Unicaja Banco Group's portfolio includes significant investments in the agri-food, infrastructure, public services, energy and technology parks sectors, among others.

Its commitment to territorial development can be clearly seen in its participation in infrastructure projects (car parks, water, cleaning, local promotion, consulting etc.)

It is also committed to the development of the financial services industry, expanding its capacity to offer economic agents through the Group's subsidiaries and participations. As part of its policy of supporting the business fabric, the Group has holdings in companies aimed at the creation and consolidation of innovative companies and projects, in technology parks and in the development of real estate projects.

The actions described above are complemented by involvement in projects that contribute to sustainable development, such as those related to the generation of renewable energies and a research and development initiative that seeks medical treatments related to genetic and oncological diseases. It also contributes to the development of the financial system in a developing nation such as El Salvador through participation in a microcredit project linked to enterprise, which has contributed to the economic development of the country and by participating in a business project whose objectives are the promotion, education and rehabilitation of people with disabilities, in order to achieve their labor and

social integration, promoting and managing vocational training programs. We are also partnering a project to promote the employment of workers with disabilities through telephone assistance services.

COMMITMENT TO SOCIETY

Responsible banking. Housing and social exclusion

In addition to the temporary COVID-19 support measures, the Unicaja Banco Group has developed lines of financing and support for families, including those related to social housing. The Group has developed a set of measures – the renegotiation of financial conditions, restructuring and refinancing of debts, acceptance in lieu and social renting – aimed at facilitating customers in a situation of economic difficulty to meet the obligations arising from their loans, from which slightly more than 2,800 families have benefited in 2021 (slightly more than the 1,700 families in 2020).

The Group adheres to the Code of Good Practices, established in Royal Decree-Law 6/2012 of March 9, 2012 on urgent measures for the protection of mortgage debtors without resources, with the subsequent amendments introduced by Law 1/2013, of May 14, 2013, by Royal Decree-Law 1/2015, of February 27, 2015, by Royal Decree-Law 5/2017, of March 17, 2017 and by Law 5/2019, of March 15, 2019.

In addition, the Group has continued to adhere to the Social Housing Fund Agreement, aimed at renting for families in a situation of special vulnerability. In December 2021, Unicaja Banco accepted the extension of the term of the "Agreement for the creation of a Social Housing Fund" for an additional year until January 2023. This initiative is in addition to the efforts that, especially since the beginning of the previous crisis, have been deployed in favor of the most disadvantaged groups affected thereby, such as refinancing, grace periods, voluntary acceptance in lieu or the acquisition of housing for subsequent social renting to the debtor.

Following the formalization of the merger with Liberbank, the contribution of housing units to the Social Housing Fund was increased in July 2021 from 375 to 471. These units can be rented for between 150 and 400 euros per month, depending on the income of the tenants, by families who have lost their homes due to non-payment of their mortgage loan and are in a situation of special vulnerability. At the close of 2021, close to 75% of the Social Housing Fund's housing units have been admitted for rent (close to 96% in 2020).

Promoting financial education

Mainly through Unicaja Banco, but also with volunteers from other member companies, specialists in their respective areas of professional activity (private banking, insurance, investments etc.), in collaboration with Fundación Unicaja and other public and private entities, since 2005 the Group has developed financial



education programs with the aim of increasing people's economic and financial skills and knowledge and promoting financial culture through courses and conferences, publications and several internet platforms [Edufinet (www.edufinet.com), with economic-financial content aimed at the general public, Edufiemp (www.edufinet.com/edufiemp), with specific contents for businessmen and entrepreneurs and Edufinext (www.edufinet.com/edufinext), with content aimed at a young audience].

The Edufinet Project has signed collaboration agreements with several universities, including the International University of Andalusia, the University of Málaga, the University of Jaen, the Pablo de Olavide University of Seville, the University of Almeria, the University of Cordoba, the National University of Distance Education (UNED), the University of Salamanca, the University of León, the University of Huelva, the University of the Algarve (Portugal), the University of Granada, the University of Burgos, the University of Cádiz, the University of Valladolid, the Universidad Pontificia de Salamanca and the University of Sevilla.

The Edufinet Project has also signed partnership agreements with various business entities and institutions, including the Málaga Confederation of Businesspeople, the Málaga Association of Economists, the Andalusia Confederation of Businesspeople, the Business Confederation of the Province of Almeria (Asempal), Promálaga, the Andalusia Technological Park, the Almeria Association of Economists, the Municipal Institute for Training and Employment (IMFE), and the European Centre for Innovation and Entrepreneurship (ECIE).

Since its launch, Edufinet Project websites have received more than 10.4 million visits, with accesses from some 180 countries and more than 18.2 million page views. Meanwhile, more than 180,000 people have participated in courses and seminars since their inception. Finally, in the area of publications, the Edufinet Project has published 21 works with a print run of more than 40,000 copies.

In 2021 and despite the health situation, the Edufinet Project continued to develop its activities, both in remote and face-to-face formats, wherever health conditions allowed it.

As new developments for 2021, the IV Financial Education Congress "Financial Education for an era of changing paradigms" was held online and in Málaga, with over 200 registered participants and more

than 35 speakers in 14 sessions, as well as four round table discussion sessions. This Congress sought to serve as a meeting point for the various agents involved or interested in financial education, with a special focus on academics, professionals and representatives of public and private institutions related to this



thematic field, to discern the state of the art in this field in order to identify trends and points of interest, to pool knowledge and experiences in financial education, to identify the main challenges in relation to the objective of improving financial literacy, to select key aspects for the continuous adaptation of financial education programs to new realities and the changing needs of different population groups, with particular attention to digital transformation and climate change and to outline the most appropriate strategies for action and the optimal design of educational programs in this area.

The XIII Financial Education for Young People conference and the XII Financial Olympiad were also launched, operating until March and May 2022, respectively, in a mixed online and face-to-face format. This conference looks to bring the financial world closer to secondary school students through a talk on key economic-financial concepts. The Olympiad is designed to help the students taking part in the conference to put into practice the knowledge they have acquired.

In 2021, the Edufinet Project took part in a number of local radio programs on finance, as well as organizing a series of streamed meetings.

Several projects were launched throughout the year, including the EdufiTech platforms (tecnologiafinanciera.edufinet.com), a microsite with content on new technologies applied to finance, EdufiSport (edufisport.edufinet.com), a website with content on financial education and sports, EdufiAgro (edufiagro.edufinet.com), a website with financial education content applied to the primary

sector and EdufiTalks, an innovative project that consists of recording and broadcasting online interviews with leading figures on economics, finance and financial education. This last project is supported by Funcas, through the "Funcas Financial Education Stimulus Program" (Funcas Educa). The Edufiemp website for financial education for businessmen and entrepreneurs was also renewed and updated in 2021.

Furthermore, in 2021 the Edufinet Project has published over 80 informative articles related to economics, finance and sustainability on its blog (EdufiBlog), as well as 40 articles in the Málaga newspaper *Diario Sur*. In 2021, 18 academic articles related to financial education were published in EdufiAcademics.

The 5th annual Financial Education Workshops designed for students in higher level vocational training was also launched.

In 2021, we continued to run our "EdufiWebinars", a series of live financial education webinars lasting approximately 15 minutes, in which various topics from the financial world are discussed. A series of webinars on sustainability and financial education was also launched to coincide with the celebration of prominent international days, such as the following:

- April 22: International Mother Earth Day.
- May 16: International Day of Light.
- June 5: World Environment Day.
- June 8: World Oceans Day.
- July 4: International Cooperative Day.
- September 18: International Equal Pay Day.
- September 20-26: European Sustainability Week.
- December 4: International Banking Day.

In 2021, the proceedings of the third Edufinet Financial Education Congress were published in book form by Thomson Reuters Aranzadi under the title "La educación financiera ante un nuevo orden económico y social" ("Financial education and the new economic and social order").

The Edufinet Project's 2021 activities reached more than 28,500 people, of which more than 8,500 were young people and approximately 20,000 were university students, adults, businesspeople, entrepreneurs and others. In total, approximately 419 hours of training were given in 395 training sessions held at various universities, business institutions and educational centers.

	THE EDUFINET PROJECT			
		Students		
	Young people	Adults/university students/businesspeople/entrepreneurs	Training hours	Training sessions
2021	8,521	20,115	419	542
2020	11,800	1,900	433	296

Regarding the financial education efforts made by Liberbank prior to the merger, it is worth mentioning programs such as "Financial education for women entrepreneurs in the rural world", the aim of which was to facilitate self-employment and the creation of companies by young people, preferably women, encouraging improvement in this process of developing work-based, economic and personal projects through financial education. The program was developed through different cooperation agreements with specialist institutions such as the Chambers of Commerce of Toledo, Cáceres and Cantabria and the Asturian Federation of Entrepreneurs. In total, more than 450 people took part in this program.

Another financial education initiative developed by Liberbank was the "Real Finance" project, which consisted of developing a community of collaborators (journalists, financial services employees, influencers etc.) that promoted financial education, mainly among young people, through social media and audiovisual media.

It took the form of two specific lines: firstly, the adaptation of the content of the television program

Sin trampa ni cartón ("No Tricks or Cardboard") to the audiovisual language of social media (20 training pills) and secondly, the transmission of financial education messages through a humorous monologue format by Agustín Durán, who has starred in ten monologues. The project was carried out in partnership with Castilla-La Mancha Media (CMM) and Canal Extremadura. The social media channels through which both the



training pills and the monologues were disseminated were those of CMM and Canal Extremadura, which in total have more than one million followers.

Finally, Liberbank also ran a project entitled "Financial Education Scholarships" which consisted of four scholarships for young journalists receiving training with a focus on financial education content with news agencies (Europa Press in Asturias, Castilla-La Mancha and Extremadura and EFE in Cantabria).

The Unicaja Banco Group also participates through CECA in the Spanish Financial Education Network, a web platform which seeks to host all the financial education projects being run in Spain, allowing the exchange of information among the participating users and providing documentation on the subject.

Finally, throughout 2021, the Edufinet Project received several awards, such as the recognition given by the United Nations Institute for Training and Research (UNITAR) in recognition of the financial education work it has undertaken for over 15 years, as well as for its support for the dissemination of the Sustainable Development Goals (SDGs) and the 2030 Agenda.

The Edufinet Project was also awarded first place in the Financial Education Area in the adult category during the presentation of the CECA Social Work and Financial Education Awards 2019-2020. In particular, the award highlighted the contribution made by Edufinet to improve the knowledge of its trainers in economics and finance.

Providers

The Bank's relationship with its providers is essential in order to guarantee a wide range of competitive and quality products and services. The Unicaja Bank Group promotes cooperative behavior with its providers at all times, establishing fair contracts in freedom and equal conditions and subject to the corresponding regulations.

The contracting of suppliers in accordance with the procedures and manuals available to the Group is carried out with total transparency, promoting equal opportunities.

This stakeholder group is especially relevant when considering the social and environmental impact caused by a provider due to its dealings with the Unicaja Bank Group. To this end, the Group has set itself the objective of promoting the responsible behavior of its providers from the point of view of CSR, establishing policies, processes and procedures that extend its social commitment to its entire supply chain.

The Unicaja Banco Group maintains relationships with suppliers that respect current labor legislation and human rights, as well as the social and environmental principles promoted by the United Nations.

Certain information aimed at potential suppliers is included in the tenders managed by the Purchasing Center:

- Corporate Social Responsibility. In compliance with the Unicaja Banco Group's CSR policy and with the aim of promoting it in the supply chain, the actions related to the environmental impact of the product throughout its life cycle were evaluated, as well as those related to social, labor and human rights issues and other aspects. In those cases in which it is appropriate, it is mandatory for the supplier to submit relevant information on these matters.
- Policy for the prevention of criminal risk and reaction to non-compliance. Unicaja Banco has a criminal risk prevention model that forms part of the Group's Code of Conduct. At all times, Unicaja Banco acts in compliance with the provisions of its crime prevention model, promoting the knowledge of and compliance with the ethical principles and rules of conduct that comprise it among its suppliers. Any breach of current legislation by third parties with whom Unicaja Banco contracts incurs the automatic termination of the contractual relationship.
- The communication channel for conflicts of interest provided for in the corresponding corporate policy is available to suppliers at canal.conflictos@unicaja.es.

The supplier is required to declare any conflict of interest that may become apparent initially or during the procurement process.

Certain suppliers of the Unicaja Banco Group assume a series of CSR obligations through the contracts establishing the conditions for the provision of the service.

One of the key elements of the Unicaja Banco Group's commitment to its suppliers is the attention to payment terms and contractually agreed conditions, which are negotiated on an individual basis. In particular, we rely on local suppliers within the scope of action of the Unicaja Banco Group, wherever possible.

In 2019 Unicaja Banco implemented its new Supplier Management Operating Model in line with European Banking Authority Guidelines on the outsourcing services offered by credit institutions. This model established the criteria to be followed by the Bank in relation to the outsourcing of services or

functions, including Unicaja Banco Group companies, both at the time of prior analysis and approval of the outsourcing and in its subsequent formalization, development and monitoring.

The new operating model allows for the necessary analysis of each outsourcing process and the involvement of the affected areas: information security, technology, data protection office, legal counsel, prevention of money laundering etc. It also seeks to include the conditions identified in each case by the affected areas in the criteria for the selection of any service provider. It also guarantees the approval of each contracting of services by the competent governing body and the communication to the supervisory authority, if necessary.

Throughout 2021 the Organization continued to benefit from the use of the Coordinaware application, which allows:

- To ensure compliance with the legislation on the prevention of occupational hazards and established supplier/contractor standards, based on the verification of documentary records and to facilitate the control of responsibilities arising from subcontracting.
- To have updated information on the approval status of companies and workers in order to facilitate access control to the facilities.

Support for local suppliers

In 2021, the total amount of goods and services acquired by Unicaja Banco amounted to 131.3 million euros (229.2 million euros in the case of Liberbank). Of this total, 39.7% corresponds to suppliers with a turnover of less than 1.5 million euros (40.3% in the case of the Liberbank Group).

In terms of local impact, the percentage of the Unicaja Banco Group's purchasing volume represented by Spanish suppliers in 2021 was 96.1% in Unicaja Banco and 99% in the Liberbank Group. Practically all suppliers have an operational headquarters in Spain.

Supplier support	2021 (UB)	2021 (LBK)	2020 (UB)
Total amount of goods and services purchased by the Group (millions of euros)	131.3	229.2	131.6
Suppliers with a turnover of less than 1.5 million euros (%)	39.7	40.3	45.8
Volume of Group purchases from local suppliers (%)	96.1	99	97.6

Average period of payment to suppliers

Unicaja Banco's average period of payment to suppliers in 2021 was 6.82 days (8.27 days in 2020). In the case of the Liberbank Group, the average payment period to suppliers during 2021 was 25.78 days, below the legal maximum of 60 days established in Law 15/2010, of July 5, 2010, which establishes measures to combat late payment in commercial transactions. The calculation of the average payment has been made in accordance with the provisions of said law.

Taxes and social contributions

"Total tax contribution" methodology measures the total impact represented by the payment of taxes by a company, a group of entities or a sector of activity. This valuation is made from the point of view of the total contribution of taxes and other similar charges paid directly or indirectly to the Treasury, and always as a result of the economic activity carried out by the entities.

A cash basis has been applied for their quantification, so that taxes are allocated to each calendar year.

Unicaja Banco creates value for the different stakeholders, contributing economically and socially to the communities in which it is present through the payment of taxes. During 2021, the Unicaja Banco Group's tax contribution amounted to 603.7 million euros (157.6 million in 2020 euros). The Liberbank Group's tax contribution until the merger amounted to 87.4 million euros. These amounts included payments made in respect of corporate income tax (as well as refunds corresponding to the 2019 settlement), tax on deposits in credit institutions, non-deductible VAT, social security contributions, the capital allowance for the conversion of deferred tax assets into receivables from the tax authorities and other local or regional taxes, including business and property taxes.

In 2021, income from corporate income tax in Spain amounted to 91.7 million euros (a 21.3 million euros expense in 2020).

Unicaja Banco contributes 0.7% of the full amount of its corporate income tax to social action programs aimed at transforming our society (an initiative it calls *Empresa Solidaria* - "A Socially Responsible Company"). This gesture also contributes to the achievement of the SDGs of the 2030 Agenda, as a company involved in the implementation of more sustainable policies.

In 2021, the Bank did not receive any significant government aid to the financial sector aimed at promoting the development of banking activities. No other public support was received in 2020.

Partnership and sponsorship action

The Group's traditional territorial presence, especially in Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León and Extremadura, can be seen in its support for leading public and private social and sports organizations, as well as in other areas. This connection with the territory takes the form of support provided, in the form of sponsorship, to the aforementioned organizations and the activities they carry out, which have an impact on a substantial part of those living in the respective localities. These sponsorships are of a diverse nature – cultural, artistic, sporting, recreational and environmental etc.

As an example of this, some of the most significant sponsorship actions carried out during the 2021 financial year are shown below, without prejudice to the complementary information that can be found in the "Partnerships with Foundations and Non-Profit Entities" section:

- Association of Brotherhoods and Fraternities of Málaga.
- Sierra Nevada Ski Resort, Granada.
- Cervantes Theater, Málaga.
- Messengers of Peace.
- Marenostrum Music Festival, Fuengirola.
- Maestranza Theater, Seville.
- Castilla y León Business Family Awards.
- Valladolid International Film Week (SEMINCI).
- Milnoff Flamenco Festival, Granada.
- VIII Centenary of the Cathedral of Burgos.

- Spanish Association Against Cancer.
- Baloncesto Málaga S.A.D. basketball club
- Almeria Volleyball Club.
- Fundación Princesa de Asturias.
- Santander International Festival.
- Santander Athenaeum.
- Abycine, Albacete Independent Film Festival.
- Fundación Impulsa, Castilla-La Mancha.
- Fundación Real Madrid.

In addition to these partnerships, the Group supports sports, especially grassroots and women's sports, as activities that reinforce the values of teamwork, perseverance, self-improvement, equality and sustainability, values with which the Group fully identifies.

With respect to grassroots sports, the Group partners with a large number of initiatives, events and competitions in various disciplines, open to amateur and amateur athletes of all ages. The awarding of scholarships to young people, the European Sports Week events and the charity races are some of the highlights.

As far as women's sports are concerned, Unicaja Banco maintains its firm commitment to support and promote them in order to reinforce the visibility they deserve. As part of its sponsorship as Real Madrid's "Official Bank", Unicaja Banco is a Founding Sponsor of the Real Madrid women's soccer team, and is also a flagship sponsor of Albacete Balompié, Oviedo Moderno and Santa Teresa Badajoz and others. It also partners other women's sports disciplines such as handball (sponsoring the La Calzada Gijón team) and field hockey (sponsoring the Club Patín Gijón Solimar).

Contributions to foundations and non-profit organizations

The Group promotes the activities of foundations and non-profit organizations in its various territories, not only through the provision of monetary contributions ("financial contributions"), but also, for example, through the provision of their facilities for events and other types of material support ("in-kind contributions"), which during the pandemic have generally remained closed.

Each partnership request received, in any of the aforementioned areas, is the object of an individualized analysis and is formalized, if necessary, in documentary form. As part of this analysis, confirmation that there are no conflicts of interest between the Group and the potential beneficiary organizations is sought.

The Group monitors the activity with which it collaborates and, when appropriate, the effective application of the funds delivered to the specific activity.

It is not a prerequisite that the potential beneficiary be a customer of the Group. In any event, such potential partnerships are not linked to current or potential business relationships with the requesting entities.

The management department responsible for the evaluation of applications does not report either organically or functionally to the divisions linked to the Group's business, which ensures its independence of criteria for these purposes.

Giving continuity in some cases to partnerships initiated in previous years, contributions were made throughout 2021 to foundations and non-profit organizations, of which those destined to the following institutions are worth of special mention, due to their greater impact on the various stakeholders and in the territories where they are implemented: The Andalusia Confederation of Businesspeople, Fundación Caja Duero and UNITAR-CIFAL Málaga.

By virtue of the information gathered through the channels enabled to maintain permanent contact with the various stakeholders, there is no evidence of the existence of operations with actual or potential negative impact on the local communities in which the Group operates.

Finally, Unicaja Banco does not make direct or indirect contributions to political parties or candidates, either financially or in kind, applying the conventional rules for risk analysis and decision in credit operations.

The total amount of the Group's contributions to foundations and non-profit entities amounted to 1,322,943.12 euros in 2021 (in 2020 the total amount for Unicaja Banco was 1,146,263 euros).

The Andalusia Confederation of Businesspeople

Unicaja Banco and the Andalusia Confederation of Businesspeople (CEA) have renewed their collaboration agreement for 2021, whereby the financial institution will once again provide a line of financing of 1 billion euros with the aim of supporting the business sector and helping to strengthen the liquidity of companies in the face of the economic effects of the coronavirus.

The financial institution offers the more than 180,000 self-employed professionals and companies that are part of the Andalusian employers' association a complete range of specific financial products and services under advantageous conditions which focus on facilitating the activity and undertaking investments in the sector.

As a result of the Liberbank merger, the collaboration with the main business associations from Asturias, Cantabria, Castilla-La Mancha and Extremadura in the development of the business fabric in these areas of the Bank's operations is worth special mention.

Unicaja Banco has also continued to provide partnership and financial support for the development of the activity of the Business Observatory for the Achievement of the 2030 Agenda (OECA), promoted by the Andalusian employers' association. It seeks to coordinate actions that enable the private sector to comply with the United Nations Sustainable Development Goals.

The Fundación Caja Duero

Unicaja Banco has renewed its commitment to the Fundación Caja Duero to work together financially in support of its activities. This guarantees the continuity of this foundation and the promotion of its cultural programs, which mainly focus on the promotion of the arts, through drawing and painting courses and photography workshops.

The Fundación Caja Duero was launched in 2005 as part of the former Caja Duero. Throughout its more than 15 years of existence, the Fundación Caja Duero has developed a wide range of activities in the fields of art, music, new technologies, social studies and discussion forums.

UNITAR-CIFAL Málaga

The Group reaffirmed its commitment to the International Training Center for Authorities and Leaders (CIFAL) Málaga, promoted by the United Nations Institute for Training and Research (UNITAR), by signing an agreement whereby the financial institution offers economic support to this Center (the second of its kind in Spain), in development of the framework agreement signed in 2018.

Unicaja Banco's support helps to make CIFAL Málaga the first center in its global network to address financial inclusion as part of its overall objective of social inclusion and to become a training and reference space for the entire Mediterranean region.

As a result of this link, Unicaja Banco, which is part of the management structure of CIFAL Málaga through its Executive Committee, participates in the organization and development of different training activities related, among other matters, to the principles of financial inclusion, thus strengthening its commitment to the Sustainable Development Goals of the United Nations 2030 Agenda.

Commitment to the environment

Environmental management programs

The Group's environmental commitment is incorporated in the CSR Policy approved by the parent company's board of directors. This commitment is reflected in certain practices, which, as far as the environment is concerned, are as follows:

- The definition of specific actions that demonstrate the Group's commitment to the environment and energy savings, as well as its position on climate change.
- To promote initiatives and actions aimed at the protection and conservation of the environment, minimizing the direct environmental impact of its activity, promoting information and training in this culture.
- To promote the financing of projects that contribute to improving energy efficiency and achieving greater long-term environmental sustainability, in addition to integrating environmental risks into the risk analysis of financing and investment project financing.
- To promote a responsible attitude towards the environment among the workforce and society in general, with the publication of recommendations and good practices in the area of recycling and the incorporation of clauses related to environmental commitment in contracting with suppliers.

In 2021, the Bank's board of directors approved the Unicaja Banco Group Environmental, Energy and Climate Change Policy, which is aligned with the Ten Principles of the United Nations Global Compact and the attainment of the 2030 Agenda's Sustainable Development Goals (SDGs).

This Policy, within the more general framework of action defined by the CSR Policy and the Sustainability Policy, aims to establish the basic principles of action in environmental, energy efficiency and climate change management matters in order to reduce the Group's impact and contribute to the protection and conservation of the environment, the preservation of biodiversity and the fight against climate change.

The Group has established this Policy in accordance with its deep-rooted commitment to the environment and with the purpose of collaborating with sustainable development, minimizing the direct and indirect environmental impact of its activity and those significant uses of energy, and consequently, focusing on the improvement of energy performance and the promotion of information and training, both internal and external, in these matters.

Aware of the possible materialization of risks associated with climate change and environmental deterioration, the Unicaja Banco Group takes into consideration the physical and transition risks, as well as the impact of its activity on society and the impact of the latter on the Bank in its day-to-day management.

Through its Environmental, Energy and Climate Change Policy, the Group has defined the specific principles by which it gives concrete expression to its environmental and energy saving commitment to climate change, which are described below, as well as its commitment to develop and promote environmentally friendly activities in accordance with the United Nations Declaration on this matter.

This contribution to sustainability involves all those involved in management at any level of responsibility, through a firm commitment to pollution prevention, environmental conservation and the preservation of biodiversity, the promotion of energy efficiency, the efficient use of resources to minimize environmental impact and the appropriate management of climate change.

The Group periodically conducts analysis to identify those aspects that are most relevant to its various stakeholders. This process takes into account certain aspects related to the environment, such as climate change, the sustainable use of resources, the circular economy, and the impact of environmental and social criteria on business. Savings measures, energy uses that determine the energy efficiency of its facilities and energy performance are also analyzed.

In relation to internal environmental management, the Group's commitment is materialized through three fundamental axes: the integration of environmental issues into the business model, the development of environmental management and energy efficiency actions and the promotion of environmental and energy responsibility.

The Group promotes management systems based on internationally accepted regulatory standards, continuous improvement and integrated management models (ISO standards) that contribute to reducing environmental and energy impact.

With regard to climate change, climate change mitigation commitments have been adopted with the establishment of greenhouse gas emission reduction targets which require the definition and implementation of actions aimed at reducing the carbon footprint of our activities.

The financing of projects that contribute to improving energy efficiency and achieving greater long-term environmental sustainability are being promoted, as is the integration of environmental and social risks into the risk analysis of investment project financing.

Finally, a responsible attitude is encouraged among the workforce and society in general, with the publication of recommendations and good practices in the area of recycling, and the incorporation of clauses related to environmental commitment in contracting with suppliers.

The actions of the Unicaja Banco Group in promoting environmental protection, the fight against climate change and the improvement of energy efficiency are generally inspired by the best practices or international standards of recognized prestige, such as:

- The Universal Declaration of Human Rights.
- The Paris Agreement on Climate Change.

- The United Nations Global Compact.
- The 2030 Agenda of the United Nations and the SDGs.
- The Global Reporting Initiative (GRI) standard.
- The recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD).
- The European Commission's Guidelines on Non-Financial Reporting (Supplement on Climate-Related Information).
- The European Commission's Action Plan for Financing Sustainable Development (2018).
- The Commission's strategy for financing the transition to a sustainable economy (2021).
- Energy saving and efficiency strategies issued by the competent authorities.

The Group has a Sustainability and CSR Committee, with coordination, advisory, consultative and proposal responsibilities in CSR, sustainability, climate change and environmental matters. The Committee incorporates these areas as objectives, ensuring their effective materialization and monitoring their inclusion in Group strategy.

The Group also has an internal Environment and Energy Operating Committee which monitors its environmental management and promotes the implementation of a responsible and sustainable environmental management model that is integrated into the Group's strategy and processes. This Committee submits its proposals to the Sustainability and CSR Committee.

Specific principles on environmental, energy and climate change issues

With regard to the environmental and energy impact generated, the Group has defined the following specific principles mentioned above, by which it gives concrete expression to its environmental and energy saving commitment in the face of the challenge of climate change:

- To promote continuous improvement in environmental management and energy performance, adopting sustainable and efficient practices that avoid or minimize the pollution generated by the Group's activities.
- 2. To develop its activity by promoting the prevention, proper management and control of polluting emissions, as well as an efficient use of natural and energy resources.
- 3. To act quickly and responsibly to correct any incidents that may pose a risk to the environment or are related to the use and consumption of energy, promptly informing the authorities and affected parties as appropriate.
- 4. To ensure compliance with the legislation and other provisions in force in environmental and energy matters, as well as national and international commitments or initiatives voluntarily assumed, related to sustainability and the environment.
- 5. To promote the involvement and environmental and energy awareness of stakeholders, including personnel, in order to encourage the protection and care of the environment and the improvement of energy performance.
- 6. To promote training for staff and management, and, according to their level of responsibility, provide them with the necessary knowledge for the implementation and monitoring of good environmental and energy efficiency practices.

- 7. To promote the reuse and recycling of materials in order to contribute to the transition towards a circular economy, the acquisition of energy efficient products and services, encouraging the use of cleaner technologies as well as design activities that consider the improvement of energy performance.
- 8. To work together with customers, suppliers, public administrations and society in general in all matters related to environmental protection, improvement of energy efficiency, energy use and consumption and initiatives aimed at preventing, mitigating and adapting to climate change.
- 9. To implement measures to preserve or restore biodiversity
- 10. To incorporate environmental and energy efficiency criteria when making decisions on the awarding of contracts for the provision of services.
- 11. To promote compliance with the United Nations Global Compact Principles and good practices in energy efficiency among suppliers.
- 12. To put programs in place that set objectives and goals established by the integrated management system and ensure the availability of the necessary resources, leading to the continuous improvement of environmental and energy performance, carrying out rigorous audits and self-evaluations of compliance with this policy and issuing follow-up reports.
- 13. To make the policy available to all interested parties and inform stakeholders in a transparent manner, at least through the Consolidated Non-Financial Information Statement (NFI) on the position, management, controls and results in relation to the environment, climate change and energy performance.

The environmental, energy and climate change management system

In the various materiality analysis studies carried out and from the point of view of CSR and stakeholder relations, the importance that stakeholders attribute to environmental risks, such as those related to climate change and to ESG criteria related to the business, was stressed. These aspects, which are more likely to cause reputational damage, have been shown to have the greatest impact on the Group's image if they are not properly managed. Some risks related to environmental issues such as the sustainable use of resources or the circular economy are not considered as significant.

Since 2009, Unicaja Banco has implemented an Environmental Management System in line with the international standard UNE ISO 14001, applicable to all its products and services. Since then, the management system has been adapted to the different versions of the standard, until its latest version, which was introduced in 2015.

Since 2020, at the request of the Environment and Energy Operating Committee, the body in charge of analyzing and ruling on environmental matters of interest to the Group, work has been carried out on the integrated implementation of two more systems complementary to the aforementioned approach.

The first of these, concerning greenhouse gases, specifies quantification with a report of emissions and removals of such gases in line with ISO 14064-1:2019, while the second takes into account international standards for energy management under ISO 50001:2018.

In 2021, as part of the Environmental, Energy and Climate Change Management Plan and with the collaboration of an external consultant, manuals, procedures, records and action plans were adapted and significant energy uses and their main improvement potentials were identified in order to establish improvement objectives, goals and indicators for energy saving measures.

All of this was submitted for consideration by the Environment and Energy Operating Committee this year, with all the documentation and the various updates duly approved.

In addition, it was decided as scheduled to expand the scope of certified buildings in the system to ten buildings: the Group's headquarters in Avenida de Andalucía, the Eurocom building, the central office and the ground and first floors of Acera de la Marina, all of which are in Málaga. Beyond the city are the Data Processing Center in Ronda, the Logistics Center in Humilladero, the operational headquarters in Cádiz, Antequera, Jaén and Madrid, and the El Portillo building in León.

The percentage of employees of Unicaja Banco origin covered by the integrated Management System is 20.24% and 13.01% of the combined entity.

The Environmental Coordination of the Integrated Management System continued to monitor, maintain and update the documentation in 2021, based on established procedures.

Following the formal completion of the merger by absorption of Liberbank, at the end of July 2021 it was decided to extend the verification by an external certification company for six months in order to be able to carry out a new strategic approach to relaunching and strengthening the system, following the identification of corresponding synergies within the framework of the aforementioned integration of Unicaja Banco and Liberbank.

Effect of the company's activities on the environment

The effects of the activities, the evaluation of which is attributed to the Functional Fixed Assets Area which reports to the Operations, Services and Security Department together with the subsidiary FK2, (which currently affect the environment) with respect to the work centers of Unicaja Banco as a combined entity are as follows:

Activities:

- Consumption: Water, electricity, diesel (generators), gas (boilers).
- Waste: Out-of-use electrical and electronic equipment, fluorescent bulbs and light bulbs, batteries, empty contaminated containers, batteries, contaminated absorbent material (rags, absorbents, etc.) and CFC, HCFC or HFC gases from the internal circuits of air conditioning equipment. Waste is contract-managed by the maintainer or through an authorized manager.
- Installations and maintenance: Low- and medium-voltage electrical installations, installation of ATMs, home automation, elevators, fuel tanks, water tanks, plumbing, pest control, air conditioning equipment with HCFC and HFC gases, fire protection, illuminated signs and signage are the most significant.
- Effluent: Sanitation of wastewater from toilets.
- Noise: Possible noise from air conditioning machines or occasional noise caused by power outages or generator maintenance. Aspects such as light or noise pollution are not considered material aspects by the Unicaja Banco Group due to its activities.
- Furniture, fixtures and equipment: For both the Office Closures and Integration Plan and the ATM Replacement Plan, waste is segregated, either for recycling and reuse, or for its destruction, and deposited with the corresponding authorized manager.
- Minor works: Small repairs under contract, waste management by the contractor.

- Management: Coordination of the integrated management system - ISO 14001, 14064 and 50001 standards - in the centers where it is implemented.

This environmental impact from the activities described above are those that may have an effect on the environment as a result of our activities.

The Unicaja Banco Group bases the development of its activity on the precautionary principle, analyzing and managing its main environmental risks throughout its entire value chain and considering both the direct impacts on the assets in respect of which it carries out its activity, as well as the indirect impacts derived therefrom.

Resources dedicated to environmental risk prevention

Functional Fixed Assets Area Management, together with the subsidiary FK2, has been carrying out actions to make progress in the prevention of environmental risks, with the recommendations of the 2020 Energy Audit report taken into account.

During 2021, the following interventions related to environmental risks were carried out, in order of importance:

- Air conditioning: In the air conditioning installations at our work centers, we have continued with the replacement of unrepaired equipment with more efficient installations. In 2021 and as a combined entity, a total of 102 replacements were made as a combined entity, representing a total investment of 1,408,533.70 euros.

Preventive maintenance operations are carried out annually on air conditioning equipment in accordance with the RITE (Thermal Installations Regulation) which has resulted in a total of 2,471 preventive inspections. Corrective maintenance operations accounted for a total of 1,059 actions, with data reported as a combined entity. A significant fact is that 65.16% of the air conditioning machines in Unicaja Banco's inventoried work centers use ecological refrigerant in their operation

- Replacement of lighting equipment with LED technology: As in previous years, the Group continued to replace outdated lighting equipment with LED equivalents. As a combined entity, a total of 632 maintenance operations were carried out at a cost of 355,252.14 euros.
- Adjustments to contracted power: In the last quarter of 2021, a bidding process was offered to tender and subcontracted to a consulting firm for the review of all contracted supplies, in order to optimize the contracted power to the actual maximum power consumed. Even so, all major installation changes are automatically analyzed and adjusted to the new reality.
- Self-consumption: The photovoltaic plant on the roof of the Humilladero Logistics Center, which provides part of its own electricity consumption through solar energy, has resulted in a saving of 18.81 % of consumption since its commissioning in April 2021 compared to the previous year, providing 71,426.00 kWh up to December 31, 2021.
- Others: Waste collection and delivery to authorized waste managers. Water consumption limiters in Unicaja Banco work centers bathrooms have been reviewed, with the installation of aerators and dual flush cisterns. This resulted in a total of 73 operations and an investment of 11,995.27 euros.

The total sum allocated to these actions stood at 1,775,781 euros in 2021, compared to the 1,150,000 euros allocated in 2020. The greatest expense continued to be the high cost of replacing air conditioning machines.

Evaluation of suppliers with environmental criteria

In the procedures defined by the Functional Fixed Assets Area and within its scope of application, qualification criteria are established that are generally applied to objectively assess the characteristics and qualities of the Group's suppliers in order to obtain the best guarantees for the service to be provided or activity to be carried out. Among other aspects, environmental performance is considered, taking into account and giving value to the ISO quality, environmental and energy efficiency certification that suppliers might hold. In 2021, a total of 147 portfolio and regular companies (145 in 2020) were assessed through the Coordinaware platform for the business coordination service.

Indicators

The indicators for 2021 presented below include data from Unicaja Banco, Liberbank and the Group's investee companies whose environmental impact is considered significant.

Circular economy. Waste prevention and management

The management of the waste generated is carried out pursuant to national waste regulations and the European Waste List which outline recovery and disposal operations.

In the case of the hazardous waste generated, it is managed in accordance with current legislation, either through authorized managers or through the suppliers and contractors who handle it.

Each time hazardous waste managed by Unicaja Banco Group through contracted management companies is removed, it is recorded in the Hazardous Waste Record Book as evidence of correct waste management. If the amount exceeds the established reference value, an associated control plan is established, as indicated in the Group's Environmental and Energy Efficiency Management System.

List of waste classified as "Hazardous" and "Non-hazardous":

- Hazardous: End-of-life computer and electrical and electronic equipment, fluorescent and light bulbs, batteries, toners, ink cartridges, empty contaminated containers, contaminated material (rags, absorbents, etc.) and CFC, HCFC and HFC gases.
- Non-hazardous: Organic waste, packaging and packaging waste, hygienic waste, pruning and gardening waste, obsolete furniture, debris and construction site waste, wiring waste, sign and banner waste, plastic packaging, wooden pallets.

Paper is the only material whose consumption could have an appreciable impact – 341,673 kilograms in 2021. This amount corresponded to that derived from the normal operations of central offices, regional offices and business network offices. Consumption increased with respect to the previous year, when it was 254,867 kilograms, due to the aggregation of data from the merged entities. In an effort to reduce consumption, we use chlorine-free, environmentally friendly paper with FSC and PEFC certificates, which guarantee that it comes from sustainable forestry operations in accordance with international standards, and we contain its consumption through the intensive use of information technologies.

The COVID-19 situation continued to motivate the reduction in the use of paper compared to previous years and accelerated the digitalization process. As a result of the new security measures, staff reduced the use of paper documents that were replaced by digital documents, greater accessibility to services, information and operations through the web, transmission of internal and external information

through e-mail and other work platforms and cell phone messaging facilities, with full data protection and information security safeguards.

Through the UniBuzón, customers can receive and manage all their correspondence electronically through Digital Banking, saving paper and contributing to a more sustainable management of our planet's resources.

With respect to advertising material, Unicaja Banco established a service contract with the company Primer Impacto, S.L., the main purpose of which was the placement, installation, collection or replacement of advertising material in all the Bank's establishments in the territories where it operates.

Regarding disposal methods, the supplier has confirmed that the materials removed are transported to the corresponding office, where they are deposited in a cardboard or plastic cage that the recycling companies remove once full. Similarly, at the central warehouse located in Madrid, waste is destroyed, with prior authorization from Unicaja Banco.

Liberbank established a service contract with Auxiliar Mediterránea de Servicios Bancarios, S.L., the main purpose of which was the installation of advertising vinyls and signage in offices and self-service stores.

In addition to tax, labor, social security, occupational risk prevention, confidentiality and personal data protection obligations, the contract includes a Corporate Social Responsibility clause for the company, which includes actions related to the environmental impact of the product in its life cycle, as well as other social, labor and human rights aspects. In those cases where applicable, it is mandatory for the supplier to submit the relevant information related to these aspects, in accordance with the provisions of the general supplier relationship system.

Unicaja Banco uses four types of advertising material in its branches: vinyl, 170-gram gloss coated paper for posters, 125-gram gloss coated paper for hand-held supports and brochures and 100-gram offset paper for leaflets.

Considering the production of signage, in 2020, 1,935 kg of paper were used and 5,542 kg were consumed, a mix of 125-gram gloss coated paper and 100-gram offset paper.

Throughout 2021, there was a significant reduction in the number of advertising routes, from three to two routes, as a result of the merger with Liberbank and the need to carry out a brand advertising campaign to be maintained over time. As a result, graphic production dropped considerably in 2021, from more than 7,400 kg in 2020 to a total of 3,513 kg, a year-on-year variation of 52%.

In relation to the advertising vinyls, a total of $20,179 \text{ m}^2$ were produced during 2020, weighing just over 2,017 kg. Production in $2021 \text{ was } 22,642.74 \text{ m}^2$ (2,263 kg). It should be noted that although the number of routes decreased compared to the previous year, in July Liberbank's bank branch windows were incorporated into the routes.

All the Group's toner cartridges are reused and returned to the supplier for refilling, with the combined entity's toner consumption in 2021 standing at 8,559 (5,619 in 2020).

Consumption of packaging materials, cardboard boxes, amounted to 24,964 units in 2021 (18,399 in 2020).

As far as waste from computer systems (hard disks, storage cards, keyboards, printers, photocopiers, ATMs, etc.) was concerned, the total volume generated by the Group was as follows:

<u>UNICAJA BANCO GROUP</u>	Computer waste (kg)
2021*	101,997
2020	225,350

^{*}No technological waste was recycled at Liberbank's platform during 2021, with the waste remaining in storage in the company's premises.

Most of the recycled material that year came from computer systems such as ATMs, ticket dispensers, updaters and micro equipment, including personal computers, keyboards, mice, printers, scanners, fixed and mobile telephones, routers etc.

Waste removal companies issued a certificate stating that the waste was destroyed pursuant to the WEEE and environmental regulations in force and that the waste containing data was destroyed in accordance with data protection regulations.

Waste types are identified by LER codes as follows: 200123, 200112, 160213, 160141, 200135, 200122,200121, 200131, 160213, and 160241.

Finally, in 2021 Unicaja Banco, in collaboration with Future Card, one of the main suppliers of bank cards at a national and international level, launched a new plastic recycling circuit for all damaged or expired cards, with the aim of increasing the level of recycling, recovering the material and giving it a new use. In 2021, 960 kg of bank cards were recycled.

Through all these measures, Unicaja Banco contributes to the achievement of SDGs, specifically with SDG 12 - responsible production and consumption - and advances in the transition towards a Circular Economy, the aim of which is to take advantage of resources to give them another life, returning them to the market in a new form and thus contribute to the conservation of the environment.

Sustainable use of resources

As mentioned above, in 2021 the Bank continued to implement a series of actions aimed at ensuring efficient energy consumption (mainly electricity) and raising awareness of its importance among the workforce. The following table shows the evolution of electricity consumption in recent years:

ENERGY CONSUMPTION	2021	2020
Total energy consumption (MWh)	35,318	22,564
Electricity consumption (MWh)	33,628	22,206

^{*2020} information has been restated due to a change in the calculation method

If we discount the increase in energy consumption due to the merger of Unicaja Banco and Liberbank and the incorporation of the investee companies, there was a decrease in energy consumption in 2021, due to the fact that a substantial part of the Bank's employees worked remotely, as well as the result of the closure of branches.

Calculation of water consumption was obtained through budgetary control based on the invoices issued by the supply companies. The significant increase in water consumption was due to the merger of Unicaja Banco and Liberbank and, in particular, to the incorporation of the investee companies, due to the fact that there are companies that make intensive use of water in the undertaking of their activities. Metered water consumption compared to the previous year is shown below:

UNICAJA BANCO GROUP	Water consumption (m³)
2021	155,109
2020	46,968

^{*2020} information has been restated due to a change in the calculation method.

Pollution

As part of the Group's desire to make further progress in the development of a corporate inventory of greenhouse gas (GHG) emissions, during 2021 the inventory was calculated taking into account Scopes I (derived from the use of fuels) and 2 (derived from electricity consumption). The emission calculation method used is based on the requirements of ISO 14064.

Based on the emission factor records of the Ministry for Ecological Transition and Demographic Challenge, the coefficient to be applied to Unicaja Banco's electricity consumption is that corresponding to the supplier Iberdrola. Regarding the coefficient to be applied to Liberbank's electricity consumption, as the supplier is Repsol, with its guarantee of "renewable energy" origin, the coefficient to be applied is 0 kg CO2/kWh.

It is worth mentioning Liberbank's contracting of the electricity supplier (Repsol), which has been carried out with a Guarantee of Origin Certificate (accreditation that ensures that 100% of the electricity supplied has been generated from renewable energy sources or high efficiency cogeneration).

GREENHOUSE GAS EMISSIONS	2021	2020
Total emissions (equivalent tons of CO ₂)	3,776	3,419
Scope 1 (equivalent tons of CO ₂)	411	89
Scope 2 (equivalent tons of CO ₂)	3,365	3,331
GHG emissions intensity (equivalent tons of CO ₂ per employee)	0.41	0.59

^{*2020} information has been restated due to a change in the calculation method.

Given the Group's activity, the measures taken to reduce carbon emissions into the atmosphere were mainly aimed at reducing electricity consumption. To this end, the recommendations of the 2020 Energy Audit were followed. It is also worth mentioning the energy savings achieved at the photovoltaic plant located at the Humilladero Logistics Center in Málaga. As mentioned throughout the report, the lower consumption recorded as a result of the closure of offices as part of the business network reorganization process is equally relevant.

OTHER PERFORMANCE PRACTICES

Fiscal responsibility

In 2017, Unicaja Banco's Tax Strategy was approved by the Board of Directors and incorporated into the Corporate Governance System, pursuant to Article 529 ter 1.i of the Capital Companies Act.

The Tax Strategy includes the following principles that govern the Group's actions as a taxpayer:

- 1. Fiscal responsibility is part of the Group's CSR.
- 2. The Bank complies with tax regulations in its actions, without resorting to aggressive tax strategy practices.
 - 3. Prudence, understood in essence as the precautionary principle in the assumption of risk.
- 4. Integrity, as a demonstration of ethics in the Group's actions and in its relations with customers, investors and shareholders, as well as with any other party with whom economic relations are maintained.
 - 5. Optimization of the Bank's tax burden.
 - 6. Accuracy and veracity of tax information.
 - 7. Cooperation with the Administration in the fulfillment of tax obligations.
 - 8. Efficiency in complying with tax obligations.

Unicaja Banco has adhered, since December 2017, to the Code of Good Tax Practices, approved by the Large Companies Forum according to the wording proposed by the State Tax Administration Agency (AEAT). With this adhesion, all those good practices that allow an adequate prevention and reduction of tax and reputational risks are adopted, so as to generate greater legal and economic security for the Group and for society as a whole.

Human rights

The Unicaja Banco Group expresses its commitment to human rights through its CSR Policy. Among its principles in the development of relations with its employees, customers, shareholders, investors and suppliers, as well as with society as a whole are to respect human rights as an ideal shared by the world's peoples and nations, pursuant to the International Bill of Human Rights, the Global Compact, the 2030 Agenda and other principles contained in documents originating from the United Nations, the OECD and the ILO.

The current CSR Policy establishes the following specific commitments in this area:

- To interpret and apply labor standards in line with the most advanced international standards approved by the United Nations in this area, as well as those of the OECD and the ILO.
- To apply the principles of equal treatment, equal opportunities, non-discrimination and respect for diversity, establishing different protocols to protect the dignity of workers.

- To ensure that suppliers are respectful of current labor legislation, in addition to the human, labor and environmental rights promoted by the United Nations.

Pursuant to Article 36.1.(c) of the Regulations of the Board of Directors of Unicaja Banco, the Board of Directors shall implement a Corporate Social Responsibility policy that includes the principles or commitments assumed by the Company in its relationship with the different stakeholders and identifies, at least, the specific practices in matters related to, among other matters, respect for human rights.

In addition, references to the protection of human rights and workers' rights are included in the Group's Code of Conduct ("General Business Principles of the Unicaja Banco Group").

Elsewhere, the assumption of the principles of the Global Compact also allows us to affirm our full adherence to the defense of the human rights as set forth in the United Nations Universal Declaration of Human Rights as an ideal shared by all peoples and nations, in line with the general provisions of Article 10.2 of the Spanish Constitution ("The principles relating to the fundamental rights and liberties recognized by the Constitution shall be interpreted in conformity with the Universal Declaration of Human Rights and the international treaties and agreements thereon ratified by Spain").

When approving suppliers, the Group also values that they demonstrate a commitment to their employees, quality and the environment, among other aspects, avoiding the contracting of those suppliers that are known to have incurred in any legal, fiscal, labor, environmental, safety, health or, more broadly, human rights violations promoted by the United Nations.

The foregoing allows the Bank to respond appropriately to the dual challenge of generating value for shareholders and investors and for other stakeholders, such as employees or suppliers, for example.

Due diligence on human rights, given the size of the Group, a projection that does not go beyond national borders, the high degree of respect, in general terms, for human rights in Spain and the nature of the financial services offered is achieved through an ongoing dialogue with stakeholders, especially with suppliers, employees and customers. The above is applicable to employees, communication with the workers' legal representatives is permanent, allowing us to identify their concerns and expectations. With respect to customers, they have the possibility of submitting their observations and complaints to the Customer Service Department and to bank branches, facilitating the identification of the Group's activity and its impact on this group and the possible initiation of actions on an ongoing basis.

Due to its possible implications, the Group is monitoring the progress of the European Parliament Resolution of March 10, 2021, with recommendations to the Commission on corporate due diligence and corporate responsibility, which contains, as an annex, "Recommendations for drawing up a directive of the European Parliament and of the Council on corporate due diligence and corporate accountability".

With regard to certain issues related to the promotion and defense of human rights, in view of the Group's activities, the geographical area in which it operates and offers its services and the origin and profile of its suppliers, the risks associated with forced or compulsory labor or child labor are not considered to be significant. Following its accession to the United Nations Global Compact in 2013, the Group fully supports such objectives (the 4th and 5th principles of the Compact respectively).

Neither in 2021 nor 2020 were there any cases of discrimination or complaints of human rights violations.

Prevention of illegal behavior

The Unicaja Banco Group strictly observes standards of behavior related to the prevention of unethical practices and money laundering. These rules are mainly included in the Group's Code of Conduct, the Program for the Prevention of Criminal Risk and Reaction to Non-Compliance, the Internal

Rules of Conduct in the Securities Market and in the regulations for the prevention of money laundering, compliance with which is periodically reported to the Board of Directors.

The Code of Conduct expresses the values that are the basic pillars of Unicaja Banco Group activity, including the trust of customers, suppliers, shareholders and other stakeholders, the development of good governance practices based on transparency, honesty and integrity and the willingness of employees to serve and their commitment to stakeholders and society in general. It also defines the principles, standards and rules of conduct that guide the personal and professional behavior of the Group's employees, managers and directors, including respect for dignity, equality and diversity.

In order to ensure compliance with these standards, an annual supervision plan has been established, extended to the actions carried out in the commercial network, centralized business units, business support units and companies within the Unicaja Banco Group, configuration of which and monitoring of its execution are entrusted to the Audit and Regulatory Compliance Committee.

In 2021, no labor-related sanctions were imposed in relation to breaches of general regulations and internal codes for the prevention of dishonest practices and corruption. No action was therefore required in this regard. No sanctions of this nature were imposed in 2020.

Since 2017, within the Regulatory Compliance Department, the Corporate Conduct Area has developed functions of criminal risk prevention, supervision of the observance of the "Code of Conduct", the development of policies, procedures and governance schemes necessary to adequately respond to the conduct risk by the Group and, among them, the conflict of interest policy.

On the main page of the Corporate Intranet, the Bank's personnel have a specific web space for the Prevention of Money Laundering available to them from which they can directly access the Suspicious Transaction Reporting application, the Money Laundering Prevention School and the Help Manual. This is also available in the Sustainability and CSR area, in the specific section on Codes and Policies, which includes, among other aspects, a specific section on the Code of Conduct.

The Corporate Intranet also has a specific Corporate Conduct website section, from which staff can directly access the form and operating rules of the Whistleblower Channel, the internal circulars related to the Criminal Risk Prevention Program, the Criminal Risk Prevention School, the Code of Conduct and a consultation form, the Policy for the Prevention of Criminal Risk and the General Policy for the Management of Conflicts of Interest of the Group's employees. This latter policy was approved by the Unicaja Banco Board of Directors on December 18, 2020.

As part of the Criminal Risk Prevention Program, the Company has a Whistleblower Channel, under the supervision of the Criminal Risk Prevention Committee, which allows employees, managers and directors, through an internal channel (corporate intranet), to confidentially report any irregularities they may notice of potential criminal significance to the committee, as well as to make inquiries related to the Group's Code of Conduct or to report conduct contrary to it. It also has an external channel (enabled on Unicaja Banco's corporate website), for third parties outside the organization and different from those foreseen for the internal channel, through which they may report possible irregularities that could lead to a criminal risk. Information may be submitted anonymously.

All employees have been informed through the corresponding internal circulars of the implementation of the Criminal Risk Prevention Program as a whole and the Whistleblower Channel in particular, as a means for reporting actions that may constitute a criminal offense, as well as for making inquiries and communicating possible infractions related to the Code of Conduct.

Since the 2016 launch of the Criminal Risk Prevention Training Program, which applies an e-learning approach and is aimed at the entire workforce, specific training content has been provided to the Criminal Risk Prevention School, accessible to the workforce through the Uniecampus Training Portal. In this context, the following training activities should be highlighted: Training program on Prevention

of Money Laundering - Financing of Terrorism and the Criminal Risk Prevention training program. Since then, additional versions of the program have been offered to employees who, for various reasons, were unable to attend that year, as well as updates on these subjects. Within the framework of these updates, during 2021 a total of 4,407 employees completed four hours of training on new developments in the prevention of money laundering and the financing of terrorism.

The Code of Conduct, the Criminal Risk Prevention Policy and all the information related to, among others, the prevention of money laundering and the financing of terrorism regulations are available to new employees as part of the Welcome Plan. This information is additionally accessible to all staff through the employee portal.

In 2021, on the occasion of the integration of Liberbank, a specific *Juntos* ("Together") microsite was prepared on which the most relevant information on the Unicaja Banco - Liberbank merger was compiled. A specific space includes the corporate policies applied that employees should be aware of in their condition as employees.

In 2019, Circular 5/19 relating to the internal procedure for the authorization of the discharge of persons with public responsibility was published in the 25/01/2019 issue of the newsletter *Cuaderno Semanal*.

The 03/17/2019 issue of the *En 1 Minuto* newsletter reminded staff of the existence of the Policy for the Prevention of Criminal Risk and Reaction to Non-Compliance, as well as related information.

Issue 108, June 2019 of the *Uninoticias* magazine published a note referring to the granting of AENOR certification to Unicaja Banco's Criminal Compliance Management System, while issue 110, December 2019 carried a more specific article on the certification of this management system. In *Uninoticias* nº 111, April 2020, an article was published regarding the annual training on the upkeep of training certifications. It stated that within the MiFID II Financial Advice maintenance training, 4 hours of training on new developments in the field of money laundering and the financing of terrorism were offered. Issue 112, July 2020, of the same magazine ran an article on the training received by the staff on Criminal Risk and Prevention of Money Laundering, as part of the regulatory training given to Group staff. Issue 114, March 2020 of the magazine carried an article on the new forms of customer acquisition (digital onboarding), which reported that new non-face-to-face identification methods had been approved by SEPBLAC (Executive Service of the Commission for the Prevention of Money Laundering and Monetary Offenses) and their implementation by the Group.

In 2020, Circular 42/20 was published in relation to the internal procedure for the sale of the Group's real estate in line with current regulations on the prevention of money laundering and the financing of terrorism, which was distributed internally through the internal newsletter *Cuaderno Semanal* in its 03/07/2020 issue.

Finally, through the Intranet Network Communications application, the branch network was informed of operational information affecting this area, including Unicaja Banco's updated Manual for the Prevention of Money Laundering and the Financing of Terrorism (05/05/2021).

The fight against corruption and bribery

In 2015 Unicaja Banco implemented a Prevention of Criminal Risk and Reaction to Non-Compliance Program, adapted to the provisions contained in the Criminal Code on the criminal liability of legal entities.

This program was approved by the Bank's board of directors and was formalized pursuant to the requirements of Article 31 bis of the Criminal Code for the organization and criminal risk management

models of legal entities. As the body responsible for the supervision and operation of the Program, the board of directors established the Criminal Risk Prevention Committee. In the same year, the board approved the Group's Code of Conduct, updating a previous text, which establishes the general framework of reference guiding the ethical behavior of its directors, managers and employees.

Unicaja Banco included training, in 2016 as one of the essential elements of its Program and has been delivering it effectively since then.

In 2019 and 2020, the Criminal Risk Prevention Committee completed the updating of the set of instruments (regulatory, operational and training) that make up the Program for the Prevention of Criminal Risk, in order to improve it, in view of the practical experience acquired since its approval, as well as to adapt it to the organizational and functional changes of the Entity and the requirements of the UNE 19601 Standard for Criminal Compliance Management Systems, after obtaining, in April 2019 the certification issued by AENOR.

In 2020, Unicaja Banco's Criminal Risk Prevention Committee implemented an IT management tool to improve the Program's effectiveness. In 2021, the Committee set the approval of a Corruption and Bribery Prevention Policy as one of its objectives for 2022.

In 2021, Unicaja Banco continued the process for updating the Group's Code of Conduct, as well as the activities related to the employee training program on criminal risk prevention.

Operations assessed for corruption-related risk

From January 1 to July 29, 2021 (the date on which the merger with Liberbank took place), Unicaja Banco's Criminal Risk Prevention Committee evaluated 115 transactions in order to determine possible criminality without finding reasonable indications of criminal risk for the Group in any operation.

During the same period, Liberbank's Regulatory Compliance Committee did not evaluate any transaction.

During the period from July 30 to December 31, 2021, Unicaja Banco, as the combined entity resulting from the merger, 131 transactions were assessed by the Criminal Risk Prevention Committee, none of which showed reasonable indications of criminal risk for the Bank.

In 2020, a total of 268 operations were assessed by Unicaja Banco, compared to 246 operations in 2021.

Measures to combat money laundering

The Unicaja Banco Group applies strict ethical and professional standards to prevent and combat money laundering and the financing of terrorism, as well as to ensure that the Bank's services are not used for such purposes.

Unicaja Banco manages these risks in relation to the Group, adopting the necessary measures for which it has set up internal control bodies and units with specific responsibilities for the prevention of money laundering and the financing of terrorism (hereinafter "PML-FT"). Consequently, to the extent applicable, the bodies, mechanisms, tools and policies of Unicaja Banco referred to below also apply to other Group companies (six in total).

The Bank has determined the functions that correspond to the board of directors and its committees, its management, departments, units and employees in general, appointing a Director of Regulatory Compliance as its representative before the Executive Service for the Prevention of Money Laundering

and Monetary Offenses (SEPBLAC), both for the parent company and for the subsidiaries that meet the condition of obliged subject, pursuant to the Prevention of Money Laundering and Terrorist Financing Act, Law 10/2010 of April 28, 2010 and its implementing regulations. Unicaja Banco's board of directors approved the main PML-FT policies and procedures and is regularly informed of matters related to this matter, either directly or through the Audit and Compliance Committee.

The board and its committees' continuing education plan includes content related to this subject. In 2021 more than 4,100 Unicaja Banco employees completed four hours of training on the latest developments in the prevention of money laundering and the financing of terrorism. A total of 3,961 employees received continuous training in 2020. In the case of Liberbank, 371 employees received 0.5 hours of training, 63 employees received four hours of training and two employees received one hour of training. In order to mitigate the risk of money laundering, Unicaja Banco has increased the awareness its employees to ensure that in the event of any indication of a suspicious transaction or mere attempt, they report it internally to the Money Laundering Prevention Area.

The Bank approved a "Customer Admission Policy" which outlines the customer types that might present a higher than average risk, establishing procedures for action contained in its PML-FT Manual, identifying a catalog of risk operations and putting in place specific action protocols for the detection and internal communication of events and transactions that need to be subject to special examination as they present indications of being related to money laundering or terrorist financing activities.

In order to carry out this weighting, the Unicaja Banco Group has a Risk Based Approach (RBA) Risk Model that automatically determines the money laundering/financing of terrorism risk associated with its customers, both prior to their admission and in the application of the continuous monitoring of the business relationship. The category to which the customer belongs is determined and the level of due diligence to be applied are based on the risk level or scoring assigned to the customer according to the different factors whose values are weighted by their greater or lesser exposure to money laundering/financing of terrorism risk. At present, 93.8% of customers are classified as low risk, compared to 93.1% of customers in 2020, demonstrating the low risk profile in this area in the Unicaja Banco Group.

Unicaja Banco's main marketing channel is its network of branches distributed throughout Spain, with a majority presence in the Autonomous Communities of Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León and Extremadura, from where it offers financial products and services to individuals, large companies and SMEs. Unicaja Banco's procedures for the Prevention of Money Laundering are adapted to the customer profile according to the area in which they operate.

In terms of operations, Unicaja Banco carries out transactions to and from any point in the world, including all those countries considered high risk. In this regard there is specific monitoring that tracks the operations carried out from or to countries considered as high risk by Unicaja Banco. Similarly, cross-border correspondent banking operations are subject to specific monitoring controls.

The Unicaja Group has a network of agents who carry out customer acquisition duties, although the actual admission of customers is the Group's responsibility, without delegating any responsibility in this area to the agents, except for financial agents with a terminal. Unicaja Banco provides training adapted to the needs of these groups regarding PML-FT.

There are currently three possible types of relationships:

- Financial agents with terminal, who carry out the work of first contact with customers and perform the procedures of admission, identification and knowledge of the customer.
- Collaborating agents, who are customer motivators, with the Bank's branches responsible for contracting products for these customers.

Real estate agents, who again are customer motivators, with the Bank's branches responsible for contracting products for these customers; which in general are mortgage operations.

The Group has procedures for contracting the different types of agents and associates, defined in a manual that must be complied with by all those involved in the Bank's activities.

Unicaja Banco's internal control body (Committee for the Prevention of Money Laundering and Blocking the Financing of Terrorism), which also by extension oversees OTHERS obliged Group organizations, is responsible for the application of the policies and procedures regarding Unicaja Banco Group PML-FT. The current composition of the Committee for the Prevention of Money Laundering and Blocking the Financing of Terrorism includes the participation of the various areas affected, including both business and support organizations.

The Money Laundering Prevention Area is the Unit established by Unicaja Banco within the Regulatory Compliance Department which coordinates the internal control procedures and bodies in order to prevent and impede the performance of operations related to money laundering and the financing of terrorism.

As stated above, Unicaja Banco assumes that the Group's investee companies are obliged to ensure that their competent bodies accept the Committee for the Prevention of Money Laundering and Blocking of Terrorist Financing as their internal control body. This acceptance also includes the SEPBLAC representative and the implementation mechanisms and procedures available to Unicaja Banco, with the due adaptations when necessary according to the nature of the company in question.

All the Group's organizations have agreed to adhere to Unicaja Banco's PML-FT Manual. In addition, some of these entities have specific PML-FT procedures that are adapted to their corporate purpose and operational particularities, as mentioned above.

Each of Unicaja Banco's investee companies in which it is a regulated entity pursuant to the aforementioned Law 10/2010, have in place an organizational structure, procedures and specific systems for the development of their activities, adapted to their business type and volume, as well as an PML-FT Coordinator who works in partnership with Unicaja Banco's Money Laundering Prevention Area, to which they report.

Unicaja Banco has various channels (application and an e-mail address) that ensure that the employees, agents and employees of Group companies can inform the Money Laundering Prevention Area of any irregular operation they detect. It has also taken appropriate measures to maintain the confidentiality of the identity of those who have passed on such information to the internal control bodies.

Indicators of Article 8 of the European Union (EU) Environmental Taxonomy Regulation

INDICATORS OF ARTICLE 8 OF THE EUROPEAN UNION (EU) ENVIRONMENTAL TAXONOMY REGULATION

European Union Environmental Taxonomy Regulation: financial indicators of environmental sustainability

In June 2020, the European Union published Regulation 2020/852 of the European Parliament and of the Council of June 18, 2020 on the establishment of a framework to facilitate sustainable investments, known as the Environmental Taxonomy Regulation.

The six environmental objectives covered by this regulation are climate change mitigation, adaptation to climate change, sustainable use and protection of water and marine resources, transition to a circular economy, pollution prevention and control and protection and restoration of biodiversity and ecosystems.

Only the first two of these (mitigation and adaptation to climate change) were legally binding as of January 2022, while the other four will be enforceable as of January 2023, once the relevant technical developments have been approved.

Regulation 2020/852 has been further developed by two Delegated Regulations, both published in December 2021:

- Commission Delegated Regulation (EU) 2021/2139 of June 4, 2021, supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council and establishing the technical selection criteria for determining the conditions under which an economic activity is deemed to make a substantial contribution to climate change mitigation or adaptation and for determining whether that economic activity does not cause significant harm to any of the other environmental objectives.
- Commission Delegated Regulation (EU) 2021/2178 of July 6, 2021, supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by specifying the content and presentation of the information to be disclosed by companies subject to Articles 19 bis and 29 bis of Directive 2013/34/EU regarding environmentally sustainable economic activities and specifying the methodology for complying with the disclosure obligation.

Regulation 2020/852, which constitutes one of the pillars in the European Union's efforts to mobilize capital flows towards environmentally sustainable activities, establishes that those companies obliged to publish non-financial information under the provisions of Directive 2013/34/EU have to include information in their non-financial statement on how and to what extent their activities are associated with economic activities that are considered environmentally sustainable in accordance with the provisions of the Regulation itself.

Specifically and for financial institutions, the disclosure of this information is expected to take the form of a series of indicators, including the Green Asset Ratio (GAR), which shows the proportion of the institutions' assets that finance economic activities that meet the criteria of the Taxonomy and therefore contribute to the European Union's sustainability objectives.

Since the regulations (specifically Article 10 of Delegated Regulation 2021/2178) provides for a transition period for financial institutions to comply with these obligations in 2022 (with respect to 2021) the publication of a series of provisional prior ratios is required, of which the most important is the proportion of eligible assets in accordance with the Environmental Taxonomy Regulation, i.e. the proportion of assets that could be considered environmentally sustainable if they comply with the technical provisions of the same, partially specified by means of the aforementioned Delegated Regulation 2021/2139, without assessing at this time their effective compliance.

Specifically and pursuant to the aforementioned transitional regime established in Delegated Regulation 2021/2178, the financial entities subject thereto will only disclose in 2022 the following information, with respect to 2021:

- The proportion of exposure to eligible and ineligible economic activities in total assets, based on the Taxonomy.
- The proportion of the exposure referred to in Article 7(1) and (2) in total assets, i.e.:
 - Exposure to central governments, central banks and supranational issuers (this will be excluded from the calculation of the numerator and denominator of the KPIs of financial companies).
 - Derivatives (these will be excluded from the numerator of KPIs of financial companies).
- The proportion in their total assets of the exposures referred to in Article 7(3), i.e. the exposure of companies that are not required to disclose non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU (this shall be excluded from the numerator of the key performance indicators of financial undertakings).
- The proportion of the trading portfolio and interbank demand loans in its total assets.

These proportions should be accompanied by certain qualitative explanations, as defined in Annex XI of Delegated Regulation 2021/2178, all of which are complied with in this section of the Unicaja Banco Group's Consolidated Financial Statements for 2021.

With its better understanding of the current regulations and the interpretative criteria published at the end of 2021 and the beginning of 2022 by the European Commission, and with the will to comply with the regulatory requirements, the Unicaja Banco Group is in the process of implementing the technologies, methods and procedures that will allow it to comply, additionally, with the supervisory expectation and that of the market itself. At such a crucial moment as the present, when particularly complex regulations subject to intense political and social debate are being assimilated and interpreted by the industry, the Group has made its best effort to disclose these financial indicators.

Context on quantitative disclosures

The Unicaja Banco Group complies with the requirements of the Environmental Taxonomy Regulation by publishing the ratios presented in this section of the Consolidated Financial Statements for 2021, applying the "best possible effort" criterion for the preparation of which, as mentioned above, the provisions of the regulations and communications from the competent bodies and entities were taken into account.

The proportion of eligible assets was calculated by excluding from its scope those balance sheet exposures provided for by the regulations:

- Sovereign issuers.
- Exposure to central banks.

Negotiation portfolio.

Pursuant to the provisions of the European Commission's calculation templates referred to below which were taken as a point of reference, certain assets have been excluded solely from the numerator of the ratio and therefore cannot be considered eligible at the expense of being included in the denominator of the ratio, which are listed below:

- Derivatives.
- Exposure to companies that are not required to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU.
- Interbank demand loans.
- Cash and other cash-related assets.
- Other assets (goodwill, etc.)

However, as mentioned above, the "best possible effort" approach was adopted to obtain the information necessary to calculate the ratios and assess eligibility, with a final result that provides the most accurate picture of the degree of eligibility according to the Taxonomy directive, in line with the Unicaja Banco Group's understanding.

Indicators (ratios) of the Environmental Taxonomy Regulation (climate change adaptation and mitigation)

The following is the ratio of eligible and ineligible assets of the Unicaja Banco Group, as well as the rest of the complementary ratios:

Indicators of the EU Environmental Taxonomy Regulation (mitigation and adaptation to climate change)	Ratio over total assets (A+B+C) (12/31/2021)	Ratio of assets included in the scope of the GAR (A+B) (12/31/2021)
A) Exposure to taxonomy-eligible economic activities	28.3%	44.4%
B) Exposure to ineligible economic activities according to taxonomy	35.4%	55.6%
Total derivative exposure assets (hedging)	0.7%	1.1%
Exposures to non-financial companies that are not required to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU (EU and non-EU countries)	9.9%	15.5%
Exposure of financial companies that are not required to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU (EU and non-EU countries)	1.7%	2.6%
Interbank demand loans as a percentage of total assets	0.1%	0.2%
Other ineligible exposure	23%	36.2%
Total assets included in the scope of the GAR (A+B)	63.7%	100%
C) Exposure excluded from the scope of the GAR	36.3%	
Negotiation portfolio	0%	
Exposure to central governments and supranational issuers	19%	
Exposure to central banks	17.3%	
Total assets (A+B+C)	100%	

Note. As this is the first year of disclosure, no data is provided for the 2020 year-end.

Supplementary information on methodology, composition of ratios and limitations of the disclosure exercise

In order to provide a better understanding of the calculations performed, the main points of the methodology applied for the calculation of the ratios are shown below.

In association with a service provider experienced in these processes, the Group developed a procedure and methodology to respond to the first quantitative information disclosure obligations of the Environmental Taxonomy Regulation and is working on the implementation of a module to manage this information in the Entity's systems that will allow the smooth generation of information on sustainability in the future, in line with the regulatory development underway.

This procedure and methodology allowed the Bank to:

- Have access to a scalable and adaptable solution which allows the incorporation of new block areas, as required by the applicable regulations.
- Guarantee the maximum quality, coherence and consistency of environmental sustainability information, based on a single, centralized data dictionary model that enables data traceability and reconciliation.
- Reduce the information burden by leveraging and reusing information that is already being used for other regulatory reporting requirements.
- Automate the cycle of preparation, generation, reconciliation, validation and presentation of information, minimizing manual processing.
- Ensure the quality of the information by using base data that is contrasted and squared with the rest of the Group's financial reporting.

Although the regulations do not require the presentation of the indicators in specific templates, it was decided, as mentioned above, to take as a benchmark those outlined in Annex VI ("Template for key indicators of credit institutions") of Delegated Regulation 2021/2178: "1. Assets for GAR calculation", "2. GAR: Information by sector", "3. Key performance indicator of GAR in terms of stock".

The results generated and presented were based on two premises:

- The calculation of eligible assets based on the individual analysis of each of the Group's financial instruments and other assets, not on global estimates of certain items in this part of the balance sheet.
- The minimum level base data used to generate the sustainability information is the same as that used by the Unicaja Banco Group to prepare the consolidated financial statements submitted to the competent authorities.

The eligible assets taken into consideration by the Unicaja Banco Group are mainly composed of the following:

More than 94% were loans to households to finance home purchases.

- Loans to households to finance home improvements and the purchase of cars (3%).
- Foreclosed commercial and residential real estate or that received in payment, classified as non-current assets held for sale (2%).
- The financing of non-financial companies obliged to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU where the destination of the funds is known and is associated with one of the activities included in the EU taxonomy (0.1%).
- Loans to local administrations for the financing of public housing (0.1%).

Exposure to financial companies obliged to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU, other exposure to non-financial companies obliged to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU, syndicated financing and certain investments in sustainable bonds issued by third parties have not been considered eligible, based on the European Commission's criteria and available information.

The limitations faced by the Unicaja Banco Group in preparing this sustainability information pursuant to the Environmental Taxonomy Regulation are detailed below:

- As of the date of preparation of the Unicaja Banco Group's consolidated financial statements for 2021, the Group's customers and other counterparties had not yet reported on their obligation or lack thereof to present their corresponding sustainability indicators. For this reason, the Unicaja Banco Group has classified its counterparties as obliged to disclose this information based on its own estimate.
- As of the date of preparation of this consolidated non-financial information statement, there is no information available regarding the eligibility of the counterparties themselves, as their 2021 non-financial information statements have not been published.
- Regulatory limitations (publication of the two Delegated Regulations in December 2021) and the equally late interpretation of the authorities (European Commission) led to a significant time limitation when preparing this 2021 non-financial information statement with regard to the disclosure of certain environmental sustainability indicators.

Unicaja Banco Group strategy, product design process and relationship with customers and counterparties

The Unicaja Banco Group has a Sustainability Policy, approved by its board of directors, which specifies the Group's position with respect to sustainable finance, particularly from the perspective of strategy and general objectives, corporate and business management and the design and marketing of financial products and services which meet the needs of customers and investors in accordance with ESG criteria. The principles of action included in this Policy include the incorporation of socially and environmentally sustainable financial products and services, in accordance with the European Union's classification system. At present, as demonstrated by the calculation and disclosure of the indicators included in this section of the report, this process has already begun, and will be fully and completely implemented as the regulatory framework itself takes shape in the coming years.

Axis 5 of Unicaja Banco's own Strategic Plan 2022-24, approved in December 2021, establishes the commitment to sustainability in all lines of business as an opportunity for development and improvement in its daily management, for which it will work on a renewed offer of products and

services and on the reduction of its carbon footprint. At the same time, it will promote the culture of sustainability, identification and management of climate risk. For these purposes and in addition to the development of an internal methodology, it will be necessary to align it with European Union regulations, which will make it possible to identify an economic activity as environmentally sustainable. To this end, the Sustainable Finance Action Plan, approved in 2020 and revised in 2021, includes certain measures to implement all of the above.

The Group's environmental sensitivity, as it applies to itself and in its relationship with all stakeholders, is also reflected in the CSR Policy and in the Environmental, Energy and Climate Change Policy, also approved by the board of directors.

In line with the expected regulatory developments and the foreseeable evolution of the market, the Unicaja Banco Group will therefore continue to strengthen its positioning in sustainability matters through its integration in governance, strategy and risk management and the offer of sustainable financial products, counting as a transversal axis for this purpose with the provisions and criteria of the European Union Environmental Taxonomy.

Additional information on the financing of economic activities compliant with the European Union's Environmental Taxonomy Regulation

As can be seen in the ratios included in this section of the report, in compliance with the Environmental Taxonomy Regulation, a proportion of the Unicaja Banco Group's balance sheet is eligible, pursuant to the criteria of that regulation.

The Group's objective, in line with its operating principles and the European Union's regulatory initiatives, is to ensure that this percentage materializes as far as possible in activities that are fully aligned with the Environmental Taxonomy. The Group will therefore carry out the pertinent action required to achieve this objective, evaluating all possible lines of action to achieve it, including the development of specific products with considerations aligned with the Environmental Taxonomy, the development of activities to increase the engagement of customers and other stakeholders, and the financing of environmentally sustainable activities.

The Unicaja Banco Group's commitment to this matter, which is of critical relevance for society in general, should be highlighted here. As proof of this, a specific road map is currently being implemented that will enable these requirements to be covered with full guarantees in the short term.

During 2021, the Unicaja Banco Group also made significant progress in the area of Sustainable Finance, which enabled the achievement of a series of targets linked to the channeling of capital flows towards environmentally sustainable activities. The implementation of the requirements of Regulation (EU) 2019/2088 on the disclosure of information related to sustainability in the financial services sector stands out, which, in the absence of its complete regulatory development, establishes the basis for the design of investment and advisory products and services considering sustainability criteria, among other aspects.

As mentioned above, action plans were also drawn up for the complete integration of the new initiatives, with the appropriate measures taken to deal with them, starting with internal training measures aimed at the entire workforce and specific groups, which will enable the Group to fully outline its position in this area in the short term.



GUIDELINES FOR THE PREPARATION OF THE NON-FINANCIAL INFORMATION STATEMENT

Principles for the development of the non-financial information statement

This statement has been completed pursuant to the reporting principles established by the Global Reporting Initiative relating to the definition of the content and quality of the report.

Reporting principles for defining the content of the report	Reporting principles relating to the definition of report quality
 The inclusion of interest groups The context of sustainability Materiality Completeness 	 Accuracy Balance Clarity Comparability Reliability Punctuality

THE PARTICIPATION OF INTEREST GROUPS

These are clearly identified and related to Unicaja Banco activity. The Group seeks to meet the demands and needs of these groups by improving and maintaining the quality of its services and actions. The reasonable expectations and interests of stakeholders are a basic point of reference for many of the decisions made in the preparation of the non-financial information statement.

THE CONTEXT OF SUSTAINABILITY

The non-financial information statement presents the company's performance in the broader context of sustainability and reflects how it contributes with concrete environmental, social and economic action.

MATERIALITY

The information contained covers aspects that reflect the group's significant social, environmental and economic impact. These are aspects that substantially influence the evaluations and decisions of its stakeholders.

COMPLETENESS

This non-financial information statement addresses the material aspects and their coverage in a way that reflects their significant economic, environmental and social effects in the period analyzed, corresponding to fiscal year 2021.

ACCURACY

Information on the management approach and economic, environmental and social indicators are presented in a sufficiently precise and detailed manner to enable stakeholders to assess the organization's performance.

BALANCE

Reflects both positive and negative aspects of the organization's performance in order to provide an informed assessment of overall performance.

CLARITY

The content is presented in a way that is understandable to the target stakeholders so that they can access and understand the information appropriately.

COMPARABILITY

The information is presented in such a way that stakeholders can analyze the evolution of the organization's performance, which can be analyzed in relation to that of other organizations.

RELIABILITY

The statement gathers, analyzes and discloses the information and the processes followed for its preparation, so that it can be submitted for evaluation and quality and materiality can be established.

PUNCTUALITY

This non-financial information statement is a continuation of those presented in previous years.

UNITED NATIONS GLOBAL COMPACT

Unicaja Banco has been a signatory of the United Nations Global Compact since 2013 and a member of the Spanish Network of the United Nations Global Compact since 2017. As such, it undertakes to report annually on its performance in relation to the ten principles of conduct and effective action in the



areas of human rights, labor standards, the environment and anti-corruption. It also expresses its support for the actions promoted by the United Nations Organization to achieve its objectives and goals, including all Sustainable Development Goals (SDGs).

The following are the pages in which the Global Compact Principles are covered by the text.

	PRINCIPLES	PAGES
Human rights	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights within their sphere of influence. Principle 2: Businesses should ensure they are not complicit in human rights abuses.	12, 67, 111, 118, 124, 127-129
	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	93, 97
Labor standards	Principle 4: Businesses should support the elimination of all forms of forced and compulsory labor. Principle 5: Businesses should support the abolition of child labor.	94, 101-102, 127-129
	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation.	89, 93-94, 101-102, 127-129
Environment	Principle 7: Businesses should support a precautionary approach that favors the environment. Principle 8: Businesses should undertake initiatives to	21-23, 37, 62-64, 117-126
	promote greater environmental responsibility.	. ==-

	Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies.	
Anti-	Principle 10: Businesses should work against corruption in all	12-16, 24, 63, 129-
corruption	its forms, including extortion and bribery	134

2021 CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS

SDG HIGHLIGHTS	SIGNIFICANT INITIATIVES	RELATED MATERIAL TOPICS
3 SALUD Y BIENESTAR 4 EDUCACIÓN DE CALIDAD	 ISO 45001:2018 certification Certification of COVID-19 Action Protocols Solidarity in the Company Program. Collaboration Agreement with the Spanish Association Against Cancer (AECC) Training plan on sustainable finance and CSR for the entire workforce Participation as a Special Partner in the International Training Center for Authorities and Leaders (CIFAL) in Malaga, a project within the framework of the United Nations Institute for Training and Research (UNITAR) Edufinet. new projects, among which are the EdufiTech portals Edufinet, conducting webinars on sustainability and financial education Financial education programs for businesswomen in rural areas "Real Finance" project "Financial education scholarships" project 	 Diversity, equality and accessibility Employment and work organization Commitment to sustainable development Social relations Subcontracting and suppliers Health and safety Consumers and users of financial services Commitment to sustainable development
5 IGUALDAD DE GÉNERO	 Partnership with the ADECCO Foundation to work together to ensure the labor market insertion of women at risk of social exclusion Training in equality, especially for the management team Initiatives to improve the work-life balance. Leave of absence for child and family care with post reserved for the first two years 21 hours paid leave per year Protocols for gender-based harassment or discrimination Code of Best Practices in the use of language 	 Diversity, equality and accessibility Employment and work organization Social relations



7 ENERGÍA ASEQUIBLE Y NO CONTAMINANTE	 Contracting energy with "Certificate with Guarantee of Origin" Installation of photovoltaic plant at the Humilladero Logistics Center, Málaga Various energy efficiency actions carried out by the Group 	Climate change Sustainable use of resources. Circular economy
8 TRABAJO DECENTE Y CRECIMIENTO ECONÓMICO	 Revision of the Sustainable Finance Action Plan to promote the integration of ESG criteria into its business model Partnership with the ADECCO Foundation to work together to ensure the labor market insertion of women at risk of social exclusion Collective bargaining agreements Financial support for university studies for the youth group Preparation of Economic Forecast Reports prepared by Analistas Económicos de Andalucía for Andalusia and Castilla y León 	 Consumers and users of financial services Employment and work organization Commitment to sustainable development Social relations Subcontracting and suppliers
9 INDUSTRIA, INNOVACIÓN E INFRAESTRUCTURA	 Driving innovation through new digital banking and sustainable finance Collaboration with ICO, the Official Credit Institute Microcredits granted to entrepreneurs and the self-employed Commitment to sustainability within the 2022-24 Strategic Plan Sustainability IT Master Plan 	Consumers and users of financial services Commitment to sustainable development
10 REDUCCIÓN DE LAS DESIGUALDADES	 Responsible banking: rental housing and social exclusion Edufinet Project. Development and implementation of a financial video game for young people and creation of online financial games with the support of Funcas. Collaboration with Bancosol in the <i>Gran Recogida Virtual</i> food bank campaign to assist families at risk of social exclusion. Partnership with the ADECCO Foundation to work together to ensure the labor market insertion of women at risk of social exclusion 	Consumers and users of financial services Commitment to sustainable development
11 CIUDADES Y COMUNIDADES SOSTENIBLES	 Agreement with the Smart City Cluster to promote technology, innovation and sustainable finance projects within the framework of green and smart cities Support for the EXPO2027 Málaga candidacy - "The urban era: toward the sustainable city" Participation as a Special Partner in the International Training Center for Authorities and Leaders (CIFAL) in Malaga, a project within the framework of the United Nations Institute for Training and Research (UNITAR) Unicaja Banco exhibition at the Asturias International Trade Fair (FIDMA) 	 Consumers and users of financial services Commitment to sustainable development



12 PRODUCCIÓN Y CONSUMO RESPONSABLES	New plastic recycling circuit that seeks to take advantage of resources to give them another life and thus advance in the transition to a circular economy Adherence to Autocontrol, Association for Commercial Self-Regulation and Good Advertising Practices Customer service quality surveys through different channels (UniVía, ATMs etc.) or associated to transactions (Unicaja Escucha - "Unicaja Listens")	Consumers and users of financial services Commitment to sustainable development
13 ACCIÓN POR EL CLIMA	 Participation in the UN @globalcompact training program for companies to reduce pollutant emissions by 2030 and reach net zero by 2050 Unicaja Banco forests. Reforestation of degraded areas in the Bank's areas of operation Joint Undertaking on Climate Action promoted by UNEP FI within the framework of COP25 Launching of the new Sustainable Finance Action Plan within the framework of the 2022/24 Strategic and Transformation Plan Implementation of the ISO 14001, ISO 50001 and ISO 14064 integrated management system Sustainable financial products 	 Climate change Commitment to sustainable development Sustainable use of resources. Circular economy
PAZ, JUSTICIA E INSTITUCIONES SÓLIDAS	 Certification of the UNE 1960l:2017 standard for Criminal Compliance Management Systems Criminal risk prevention and non-compliance policy General policy for the management of conflicts of interest affecting Group employees Money laundering prevention activities Adherence to Autocontrol, Association for Commercial Self-Regulation and Good Advertising Practices Declaration of business leaders for renewed international cooperation 	 Corruption and bribery Fiscal responsibility Commitment to sustainable development
17 ALIANZAS PARA LOS OBJETIVOS	 Participation as a Special Partner in the International Training Center for Authorities and Leaders (CIFAL) in Malaga, a project within the framework of the United Nations Institute for Training and Research (UNITAR) Agreement with the Andalusian Confederation of Entrepreneurs (CEA) for the implementation of the Business Observatory for the Achievement of the 2030 Agenda (OECA) Campaign to support the SDGs of the 2030 Agenda promoted by the Spanish Global Compact Network Declaration of business leaders for renewed international cooperation Participation in the #apoyamoslosODS outreach campaign. Sixth anniversary of the adoption of Agenda 2030 We reaffirm our commitment to the Ten Principles of the Global Compact and the #SDG of the #Agenda2030. We join the #TenemosUnPacto campaign to build a 	Commitment to sustainable development Subcontracting and suppliers

more sustainable, prosperous and resilient planet

LINKING SUSTAINABLE DEVELOPMENT GOALS TO ESG CRITERIA

FINVIRONMENTAL 6 MOLLINGAL 7 PRINCIPAL 7 PRINCIPAL 11 COMMENT 12 PROCECUT 13 ACCION 16 PAL RETIRON 16 FAL RETIRON 16 FAL RETIRON 16 SIGNAL 17 COMMENT 18 PRINCIPAL 18 PRINC

CLIMATE CHANGE - RESOURCE DEPLETION - WASTE - POLLUTION - WATER MANAGEMENT - ENERGY EFFICIENCY AND RENEWABLES - ENERGY EFFICIENCY AND RENEWABLES



HUMAN RIGHTS - MODERN FORMS OF FORCED LABOR - CHILD LABOR - WORKING CONDITIONS - RELATIONSHIP WITH THE COMMUNITY - GENDER EQUALITY - HEALTH AND SAFETY - DIVERSITY - SUPPLY CHAIN

8 TRAMO RECENTE 10 REDUCENDRE LAS 12 PRODUCENDRE RESPONSABLE SCHOOLS SCHOOL SCH

BUSINESS ETHICS - BRIBERY AND CORRUPTION - EXECUTIVE COMPENSATION - BOARD OF DIRECTORS DIVERSITY AND STRUCTURE - POLITICAL CONTRIBUTIONS AND DONATIONS - TAX STRATEGY

*Classification taken from the Global Compact White Paper No. 1 "Sustainable Finance and Agenda 2030: Investing in the transformation of the world". Adapted to the commitments assumed by the Group.

GRI INDEX AND INFORMATION REQUESTED BY LAW 11/2018, OF DECEMBER 28 2018, LINKED TO THE GRI STANDARDS AND ARTICLE 8 OF THE EUROPEAN UNION ENVIRONMENTAL TAXONOMY REGULATION

Code	Information required by Law 11/2018 (Statement of Non-Financial Information)	Link to GRI indicators (Essential Conformance Option)	Related material topics	Pages
0.	General information			19-24
0.1	Business model			33-49
		102-1 Company Name		19
		102-2 Activities, brands, products and services FS 6 Breakdown of the portfolio for each line of business, by specific region, size (micro, SME, large		44-49
		company) and sector 102-7 Size of the organization		19, 23 - 24
0.1.a	Brief description of the group's business model (business environment and			
	organization)	102-10 Significant changes in the organization and its supply chain		10
		102-18 Governance structure		27-30
		102-45 Entities included in the consolidated financial statements		
		FS 10 Percentage and number of companies in the portfolio with which the company has interacted on social or environmental issues.		20-21
		102-3 Location of headquarters		19
0.1.b	Geographic presence	102-4 Location of operations		44
0.1.0	Geographic presence	102-5 Ownership and legal form		19
		102-6 Markets served		44-49
		102-14 Statement from senior executives responsible for decision making (vision and strategy related to management of economic, social and environmental impact)		5-6
0.2.c	Organization's objectives and strategies	102-12 External initiatives		5-6 65-70
		102-46 Definition of report contents and subject matter coverage		9-10
		102-47 List of material items		9-16
		102-15 Principal impact, risks and opportunities		16
0.2.d	Main factors and trends that affect future	102-40 List of stakeholders		63
0.2.u	developments	102-42 Stakeholder identification and screening		13-15
		102-48 Restatement of information		Note 1



0.2	General			
		102-49 Reporting changes		9-10
		102-50 Reporting period		9
		102-51 Date of last report		Note 2
	Mention in the report of the national, European or international reporting	102-52 Reporting cycle		Note 3
0.2.1	framework used for the selection of the non- financial key performance indicators included in each of the sections	102-53 Contact point for questions about the report		10
	included in each of the sections	102-54 Statement of preparation of the report in accordance with the GRI Standards		9
		102-55 GRI table of contents		152
		102-56 External verification		164
0.2.2	If the company complies with the non- financial reporting law by issuing a separate report, it should be expressly stated that such information is part of the management report			9
1.	Environmental issues			117-126
1.1	General information			
1.1.a	A description of the policies applied by the group with respect to such issues, including the due diligence procedures applied for the identification, assessment, prevention and mitigation of significant risks and impact and for verification and control, including what measures have been adopted	103-1 Explanation of material subject matter and coverage 103-2 The management approach and its components	Climate change Sustainable use of resources. Circular economy	117-120
1.1.b	The results of these policies, including relevant non-financial key performance indicators that allow the monitoring and evaluation of progress and that favor comparability between societies and sectors, pursuant to the national, European or international reference frameworks used for each subject	103-2 The management approach and its components 103-3 Evaluation of management approach	Climate change Sustainable use of resources. Circular economy	121-126
l.l.c	The main risks related to these issues linked to the group's activities, including, where relevant and proportionate, its business relationships, products and services that may have an adverse effect on these areas and how the group manages these risks, explaining the procedures used to detect and assess them pursuant to the national, European or international frameworks of reference for each matter. Information should be included on the impact detected, providing a breakdown of this impact, in particular on the main short-, medium- and long-term risks	l02-15 Principal impact, risks and opportunities	Climate change Sustainable use of resources. Circular economy	12-16 117-120
1.1.	Detailed information	I		
	Detailed general information			
1.1.1	Detailed information on the current and foreseeable effects of the company's	102-11 Precautionary principle or approach		117-122



	activities on the environment and, where applicable, health and safety, environmental assessment or certification procedures 2) Resources dedicated to environmental	FS 9 Coverage and frequency of audits to evaluate the implementation of environmental and social policies and risk assessment procedures		
	risk prevention 3) The application of the precautionary principle, the amount of provisions and guarantees for environmental risks.	308-1 New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting and suppliers	123
	Pollution			
		305-5 Reduction of GHG emissions	Climate change	126
1.1.2	Measures to prevent, reduce or remediate emissions that seriously affect the environment; taking into account any form	305-6 Emissions of ozone-depleting substances (SDG)	Climate change	Non-
	of activity-specific air pollution, including noise and light pollution	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	Climate change	material
	Circular economy and waste prevention and	management		
		301-2 Recycled supplies	Sustainable use of resources. Circular economy	123-125
1.1.3	Prevention, recycling, reuse, other waste recovery and disposal measures, action to combat food waste	301-3 Reused products and packaging materials	Sustainable use of resources. Circular economy	123-125
		306-3 Waste generated	Sustainable use of resources. Circular economy	125-125
	Sustainable use of resources			
	Water consumption and water supply in accordance with local constraints	303-3 Water extraction	Sustainable use of resources. Circular economy	126
	Consumption of raw materials and measures	301-1 Materials used by weight or volume	Sustainable use of resources. Circular economy	123-125
1.1.4	taken to improve the efficiency of their use	301-2 Recycled supplies	Sustainable use of resources. Circular economy	123-125
	Direct and indirect energy consumption,	302-1 Energy consumption within the organization	Climate change	125
	measures taken to improve energy efficiency and the use of renewable energies	302-3 Energy intensity	Climate change	24
		302-4 Reduction of energy consumption	Climate change	126
	Climate change			
	Significant elements of greenhouse gas	305-1 Direct GHG emissions (Scope 1)	Climate change	126
	emissions generated as a result of the company's activities, including the use of the goods and services that it produces	305-2 Indirect GHG emissions from energy generation (Scope 2)	Climate change	126
1.1.5		305-4 Intensity of GHG emissions	Climate change	126
	Measures taken to adapt to the consequences of climate change	103-1 Explanation of material subject matter and coverage	Climate change	5, 37- 43
	Voluntary reduction targets established in the medium and long term to reduce greenhouse gas emissions and the means implemented to that end	305-5 Reduction of GHG emissions	Climate change	126
1.1.6	Biodiversity protection			Non-
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	Measures taken to preserve or restore biodiversity	304-1 Operations sites owned, leased or managed located within or adjacent to protected areas or areas of high biodiversity value outside protected areas	Non-material	material
	Impacts caused by activities or operations in protected areas	304-2 Significant impact of activities, products and services on biodiversity	Non-material	
2	Social and personnel issues			
2.1	General information			
2.1.a	A description of the policies applied by the group with respect to such issues, including the due diligence procedures applied for the identification, assessment, prevention and mitigation of significant risks and impact and for verification and control, including what measures have been adopted	103-1 Explanation of material subject matter and coverage 103-2 The management approach and its components	Employment and work organization Diversity, equality and accessibility Social relations	83-84
2.1.b	The results of these policies, including relevant non-financial key performance indicators that allow the monitoring and evaluation of progress and that favor comparability between societies and sectors, pursuant to the national, European or international reference frameworks used for each subject	103-2 The management approach and its components 103-3 Evaluation of management approach	Employment and work organization Diversity, equality and accessibility Social relations	83-105
2.1.c	The main risks related to these issues linked to the group's activities, including, where relevant and proportionate, its business relationships, products and services that may have an adverse effect on these areas and how the group manages these risks, explaining the procedures used to detect and assess them pursuant to the national, European or international frameworks of reference for each matter. Information should be included on the impact detected, providing a breakdown of this impact, in particular on the main short-, medium- and long-term risks	102-15 Principal impact, risks and opportunities	Employment and work organization Diversity, equality and accessibility Social relations	12-16 83-84
2.2.	Detailed information			
	Employees			
	Number and distribution of female employees by gender, age, country and	102-8 Information about employees and other workers	Employment and work organization	84-86
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2.2.1	Total number and distribution of employment contract types Average annual number of permanent	102-8 Information about employees and other workers	Employment and work organization	86-88
	contracts, temporary contracts and part- time contracts by gender, age and professional classification	202-2 Proportion of senior management hired from the local community	Diversity, equality and accessibility	Note 4
	Number of dismissals by gender, age and professional category	401-1 New employee hires and employee turnover	Employment and work organization	88
	Average salaries and their evolution broken	102-38 Total annual compensation	Employment and organization of work	89-92



	down by gender, age and professional	ratio	Diversity, equality and accessibility	
	classification or equal value	102-39 Annual total compensation percentage increase ratio	Employment and organization of work Diversity, equality and accessibility	89-92
		202-1 Ratio of standard entry level wage by gender to local minimum wage	Employment and organization of work Diversity, equality and accessibility	89-92
	Salary gap, remuneration for equal jobs or the social average	405-2 Ratio of basic salary and remuneration of women compared to men	Employment and organization of work Diversity, equality and accessibility	89-92
	Average remuneration of directors and	102-35 Governance: Remuneration policy	Diversity, equality and accessibility	92
	executive managers, including variable remuneration, allowances, indemnities, payment to the systems of long-term savings	102-36 Governance: Processes for determining compensation	Diversity, equality and accessibility	ADRP*
	forecast and any other payment aggregated by gender	201-3 Defined benefit and other post- retirement benefit plan obligations	Employment and organization of work Diversity, equality and accessibility	75, 92-93, 96-97 ADRP*
	Implementation of labor disconnection policies	103-1 Employment management approach	Employment and work organization	89
	Employees with disabilities	405-1 Diversity in governing bodies and employees	Diversity, equality and accessibility	28, 93- 94
	Work organization			
	Organization of working time	103-1 Employment management approach	Employment and work organization	97-98
		403-9 Work-related injuries	Employment and work organization	94-96
2.2.2	Number of hours of absenteeism	403-10 Occupational diseases and illnesses		94-96
	Measures aimed at facilitating the	401-3 Parental leave	Employment and work organization	89
	enjoyment of work-life balance and encouraging the co-responsible exercise of the work-life balance by both parents	401-2 Benefits for full-time employees that are not provided to part-time or temporary employees	Employment and work organization	96-97, 101-102
	Health and safety			
		403-1 Occupational safety and health management system	Health and safety	94-96
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2.2.3	Occupational health and safety conditions	403-4 Employee involvement, consultation and communication on occupational health and safety	Health and safety	94-96
		403-5 Occupational health and safety training for workers	Health and safety	94-96
		403-6 Employee health promotion	Health and safety	94-96
		403-7 Prevention and mitigation of the impact on the health and safety of workers directly related to commercial relations	Health and safety	94-96



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Irequency and severity, is well as experiment diseases, all broken down by sex 103-10 Occupational diseases and fileath and safety 94-98			403-8 Coverage of occupational safety and health management system	Health and safety	94-96
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Las in place to promote employee including procedures from the company in terms of information, consultation and participation		Social relations			
2.2.4 Organization of social dialogue, including procedures for informing, consulting and negotiating with personnel 2.2.4 Organization of social dialogue, consulting and negotiating with personnel 2.2.5 Percentage of employees covered by collective agreements per country The balance of collective bargaining agreements per country The balance of collective agreements agreements, particularly in the field of occupational halth and safety Training Training Training Training policies implemented 403-4 Employee involvement, agreement, Social relations 2014 Organization of social dialogue, including agreements 2025 Training policies implemented 403-4 Employee involvement, Social relations 2015 Social relations 2016 Social relations 2017 Social relations 2018 Social relations 2019 Social relations 2018 S		has in place to promote employee involvement in the management of the company in terms of information,		Social relations	97-98
negotiating with personnel dollar Employee involvement, consultation and communication on consultations properties productive agreements per country dollar Employee involvement, consultations and communication on consultations are development and managements. dollar Programs to improve employee skills and transition assistance programs family programs family programs dollar Programs to improve employee family programs dollar Programs family programs dollar Programs to improve employee family programs dollar Programs to improve employees dollar family programs dollar Programs to improve employees dollar dollar family programs dollar Programs to improve employees dollar dollar family programs dollar	2.2.4			Social relations	97-98
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2.2.5 Training policies implemented #04-2 Programs to improve employee skills and transition assistance programs #04-3 Percentage of employees receiving regular performance and career development reviews #04-3 Percentage of employees receiving regular performance and career development reviews #04-1 Average number of training hours by hours per year per employee #04-1 Average number of training hours per year per employee #04-1 Average number of training hours per year per employee #04-1 Average number of training hours per year per employee #04-1 Average number of training hours per year per employee #05-101 #05-101 #05-101 #06-1 Cases of discrimination and onrective action taken		agreements, particularly in the field of	consultation and communication on	Social relations	94-96
Paraining policies implemented Skills and transition assistance programs Paraining policies implemented Paraining policies		Training			
404-3 Percentage of employees receiving regular performance and career development reviews Total number of training hours by professional category 404-1 Average number of training hours per year per employee Employment and work organization 98-101 2.2.6 Universal accessibility Universal accessibility for people with disabilities Equality Measures taken to promote equal treatment and opportunities for women and men Equality plans (Section III of Organic Law 3/2007, of March 22, 2007, for the effective equality of women and men), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities The policy against all types of discrimination and, where appropriate, diversity management. 404-1 Cases of discrimination and neare incorrective action taken 406-1 Cases of discrimination and university, equality and accessibility Diversity, equality and accessibility 101-102 102-103-104-105-105-105-105-105-105-105-105-105-105	225	Training policies implemented	skills and transition assistance	Employment and work organization	98-101
professional category hours per year per employee Employment and work organization 98-101 2.2.6 Universal accessibility Universal accessibility for people with disabilities 103-1 Explanation of material subject matter and coverage Diversity, equality and accessibility 101 Equality Measures taken to promote equal treatment and opportunities for women and men 401-3 Parental leave Diversity, equality and accessibility 89, 101-102 Equality plans (Section III of Organic Law 3/2007, of March 22, 2007, for the effective equality of women and men), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities 103-1 Explanation of material subject matter and coverage Diversity, equality and accessibility 101-102 The policy against all types of discrimination and, where appropriate, diversity management. 406-1 Cases of discrimination and corrective action taken Diversity, equality and accessibility 93-94, 101-102, 127-130	2.2.3	Training ponetes impenience	receiving regular performance and	Employment and work organization	101
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Measures taken to promote equal treatment and opportunities for women and men Equality plans (Section III of Organic Law 3/2007, of March 22, 2007, for the effective equality of women and men), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities The policy against all types of discrimination and, where appropriate, diversity management. 401-3 Parental leave Diversity, equality and accessibility	2.2.6			Diversity, equality and accessibility	101
and opportunities for women and men Equality plans (Section III of Organic Law 3/2007, of March 22, 2007, for the effective equality of women and men), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities The policy against all types of discrimination and, where appropriate, diversity management. 406-1 Cases of discrimination and corrective action taken Diversity, equality and accessibility 101-102 103-1 Explanation of material subject matter and coverage Diversity, equality and accessibility 101-102 101-102		Equality			
2.2.7 3/2007, of March 22, 2007, for the effective equality of women and men), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities The policy against all types of discrimination and, where appropriate, diversity management. 406-1 Cases of discrimination and corrective action taken Diversity, equality and accessibility 101-102 93-94, 101-102, 127-130			401-3 Parental leave	Diversity, equality and accessibility	
and, where appropriate, diversity management. Author Cases of discrimination and corrective action taken Diversity, equality and accessibility 101-102, 127-130	2.2.7	3/2007, of March 22, 2007, for the effective equality of women and men), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal		Diversity, equality and accessibility	101-102
3 Respect for human rights		and, where appropriate, diversity		Diversity, equality and accessibility	101-102,
	3	Respect for human rights	•		



3.1	General information			
3.1.a	A description of the policies applied by the group with respect to such issues, including the due diligence procedures applied for the identification, assessment, prevention and mitigation of significant risks and impact and for verification and control, including what measures have been adopted	103-1 Explanation of material subject matter and coverage 103-2 The management approach and its components	Subcontracting and suppliers	111, 118, 127-129
3.1.b	The results of these policies, including relevant non-financial key performance indicators that allow the monitoring and evaluation of progress and that favor comparability between societies and sectors, pursuant to the national, European or international reference frameworks used for each subject	103-2 The management approach and its components 103-3 Evaluation of management approach	Subcontracting and suppliers	127-129
3.1.c	The main risks related to these issues linked to the group's activities, including, where relevant and proportionate, its business relationships, products and services that may have an adverse effect on these areas and how the group manages these risks, explaining the procedures used to detect and assess them pursuant to the national, European or international frameworks of reference for each matter. Information should be included on the impact detected, providing a breakdown of this impact, in particular on the main short-, medium- and long-term risks	102-15 Principal impact, risks and opportunities	Subcontracting and suppliers	12-16 127-129
3.2	Detailed information			
		102-16 Values, principles, standards and rules of conduct	Subcontracting and suppliers Diversity, equality and accessibility Social relations	127-129
3.2.1	Implementation of human rights due diligence procedures, prevention of risks of human rights violations and, where appropriate, measures to mitigate, manage	102-17 Advisory mechanisms and ethical concerns	Subcontracting and suppliers Diversity, equality and accessibility Social relations	127-129
	and redress possible abuses committed	412-3 Significant investment agreements and contracts with human rights clauses or subject to human rights screening	Subcontracting and suppliers	127-129
3.2.2	Complaints for cases of human rights	406-1 Cases of discrimination and corrective action taken	Subcontracting and suppliers Diversity, equality and accessibility Social relations	101-102, 127-129
	violations	419-1 Breaches of laws and regulations in the social and economic spheres	Subcontracting and suppliers Diversity, equality and accessibility Social relations	127-129
3.2.3	Promotion and enforcement of the provisions of the core conventions of the International Labor Organization related to	406-1 Cases of discrimination and corrective action taken	Subcontracting and suppliers Diversity, equality and accessibility Social relations	127-129
	respect for freedom of association and the right to collective bargaining, the elimination of discrimination in respect of employment and occupation, the elimination	407-1 Operations and suppliers whose right to freedom of association and collective bargaining may be at risk	Subcontracting and suppliers	111-112
	of forced or compulsory labor and the effective abolition of child labor.	408-1 Operations and suppliers with significant risk of child labor cases	Subcontracting and suppliers	Non- material



		409-1 Operations and suppliers with significant risk of cases of forced or compulsory labor	Subcontracting and suppliers	Non- material
4	The fight against corruption and bribery			
4.1	General information			
4.l.a	A description of the policies applied by the group with respect to such issues, including the due diligence procedures applied for the identification, assessment, prevention and mitigation of significant risks and impact and for verification and control, including what measures have been adopted	103-1 Explanation of material subject matter and coverage 103-2 The management approach and its components	Corruption and bribery	62-64, 129-134
4.1.b	The results of these policies, including relevant non-financial key performance indicators that allow the monitoring and evaluation of progress and that favor comparability between societies and sectors,	103-2 The management approach and its components 103-3 Evaluation of management approach	Corruption and bribery	129-134
	pursuant to the national, European or international reference frameworks used for each subject	415-1 Contributions to political parties and/or political representatives	Corruption and bribery	115-116, 131-134
4.l.c	The main risks related to these issues linked to the group's activities, including, where relevant and proportionate, its business relationships, products and services that may have an adverse effect on these areas and how the group manages these risks, explaining the procedures used to detect and assess them pursuant to the national, European or international frameworks of reference for each matter. Information should be included on the impact detected, providing a breakdown of this impact, in particular on the main short-, medium- and long-term risks	102-15 Principal impact, risks and opportunities	Corruption and bribery	12-16
4.2	Detailed information			
		102-16 Values, principles, standards and norms of conduct	Corruption and bribery	129-131
		102-17 Advisory mechanisms and ethical concerns	Corruption and bribery	129-131
4.2.1	Measures to prevent corruption and bribery	205-1 Operations assessed for corruption-related risks	Corruption and bribery	132
		205-2 Communication and training on anti-corruption policies and procedures	Corruption and bribery	129-131
		205-3 Confirmed corruption cases and actions taken	Corruption and bribery	132
4.2.2	Measures to combat money laundering	102-16 Values, principles, standards and rules of conduct	Corruption and bribery	132-134
2	and the second s	102-17 Advisory mechanisms and ethical concerns	Corruption and bribery	132-134



		205-2 Communication and training on anti-corruption policies and procedures	Corruption and bribery	100
4.2.3	Contributions to foundations and non-profit entities	201-1 Direct economic value generated and distributed 413-1 Operations with local community participation, impact assessments and development programs	Corruption and bribery	24, 115- 116
5	Information about the Company			
5.1	General information			
5.l.a	A description of the policies applied by the group with respect to such issues, including the due diligence procedures applied for the identification, assessment, prevention and mitigation of significant risks and impact and for verification and control, including what measures have been adopted	103-1 Explanation of material subject matter and coverage 103-2 The management approach and its components	Commitment to sustainable development	62-64
5.1.b	The results of these policies, including relevant non-financial key performance indicators that allow the monitoring and evaluation of progress and that favor comparability between societies and sectors, pursuant to the national, European or international reference frameworks used for each subject	103-2 The management approach and its components 103-3 Evaluation of management approach	Commitment to sustainable development	107-116
	The main risks related to these issues linked to the group's activities, including, where relevant and proportionate, its business	102-15 Principal impact, risks and opportunities	Commitment to sustainable development	12-16
5.1.c	relationships, products and services that may have an adverse effect on these areas and how the group manages these risks, explaining the procedures used to detect and assess them pursuant to the national, European or international frameworks of reference for each matter. Information should be included on the impact detected, providing a breakdown of this impact, in particular on the main short-, medium- and long-term risks	417-1 Product and service information and labeling requirements	Commitment to sustainable development	79-82
5.2	Detailed information			
5.2.1	Company commitments to sustainable development			
	Impact of the company's activity on employment and local development	203-1 Infrastructure investments and services supported.	Commitment to sustainable development	105-106
		204-1 Proportion of spending on local suppliers	Commitment to sustainable development	112
		413-1 Operations with local community participation, impact assessments and development programs	Commitment to sustainable development	107-111, 113-116
	Impact of the company's activity on local populations and in the territory	203-1 Infrastructure investments and services supported.	Commitment to sustainable development	107-111, 113-116
	,	204-1 Proportion of spending on local	Commitment to sustainable	112



		suppliers	development	
		413-1 Operations with local community participation, impact assessments and development programs	Commitment to sustainable development	113-116
		FS 13 Accessibility in depopulated or disadvantaged areas	Commitment to sustainable development	82
		FS 14 Initiatives to improve access to financial services for underprivileged groups	Commitment to sustainable development	82, 116
	The relationships maintained with the actors of local communities and the modalities of dialog with them	102-43 Approach to stakeholder engagement		13-14, 64- 65
	Association or sponsorship actions	102-13 Membership of associations		113-114
	Subcontracting and suppliers			
	Inclusion in the purchasing policy for social, gender equality and environmental issues;	102-9 Supply chain	Subcontracting and suppliers	111-112, 123
		308-1 New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting and suppliers	111-112, 123
		414-1 New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting and suppliers	111-112, 123
5.2.2	Consideration in relations with suppliers and subcontractors of their social and environmental responsibility	308-1 New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting and suppliers	111-112, 123
		414-1 New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting and suppliers	111-112, 123
		414-1 New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting and suppliers	111-112, 123
	Supervision of audit systems and their results	414-2 Negative social impact on the supply chain and action taken	Subcontracting and suppliers	111-112,
5.2.3	Consumers			
	Measures for consumer health and safety	416-1 Assessment of the health and safety impact of product or service categories	Consumers and users of financial services	12-16,76- 82
	Claim systems, complaints received and their resolution	102-43 Approach to stakeholder engagement	Consumers and users of financial services	76-77
	then resolution	102-44 Key issues and concerns mentioned	Consumers and users of financial services	12-16, 76- 77

		418-1 Substantiated claims relating to breaches of customer privacy and the loss of customer data	Consumers and users of financial services	76-77
5.2.4	Tax information			
	Profits obtained on a country-by-country basis	201-1 Direct economic value generated and distributed	Fiscal responsibility	23
	Taxes on profits paid	207-4 Country-by-country reporting	Fiscal responsibility	24, 113
	Public subsidies received	201-4 Financial assistance received from the government	Fiscal responsibility	113
		207-1 Fiscal approach	Fiscal responsibility	127
		207-2 Fiscal governance, control and risk management	Fiscal responsibility	101-102 Note 5
		207-3 Stakeholder engagement and management of tax-related concerns	Fiscal responsibility	13, 64

^{*}ADRP: Annual Directors' Remuneration Report.

Note 1: There has been no restatement of information with respect to the previous non-financial information statement, with the exception of the indicators identified in the "Commitment to the environment" chapter.

Note 2: The non-financial information statement for 2020 was published in February 2021.

Note 3: The reporting cycle is annual.

Note 4: With regard to the "Average annual number of permanent contracts, temporary contracts and part-time contracts by gender, age and professional classification" indicator, this is included in the report for the first time for the 2021 fiscal year. While in previous years there was no variability in the number of employees of the Unicaja Banco Group throughout the year, this situation changed in 2021 with the integration of the Liberbank Group and the different companies that comprise it, making it is necessary to distinguish between the number of employees at year-end 2021 and the average during the year in order to comply with the requirements of current mercantile regulations.

Note 5: This information is not reported for confidentiality reasons. However, the Fiscal Responsibility aspect was not identified as a relevant indicator for stakeholders in the materiality analysis performed in 2020.

ARTICLE 8 OF THE EU ENVIRONMENTAL TAXONOMY REGULATION

EU TAXONOMY REGULATION (Regulation 2020/852)	Pages
Proportion of total assets of exposure to eligible economic activities.	137-143
Proportion of total assets of exposure to ineligible economic activities.	137-143
Proportion of total assets of exposure to central governments, central banks and supranational issuers.	137-143
Proportion of total assets of derivative exposures.	137-143
Proportion of total assets of exposures to companies not required to publish non-financial information.	137-143
Proportion of trading portfolio and interbank demand loans in total assets.	137-143

Unicaja Banco, S.A. y sociedades dependientes

Informe de verificación independiente, Estado de Información No Financiera Consolidado 31 diciembre 2021



Informe de verificación independiente

A los accionistas de Unicaja Banco, S.A.:

De acuerdo al artículo 49 del Código de Comercio hemos realizado la verificación, con el alcance de seguridad limitada, del Estado de Información No Financiera Consolidado adjunto (en adelante EINF) correspondiente al ejercicio finalizado el 31 de diciembre de 2021, de Unicaja Banco, S.A. (Sociedad dominante) y sociedades dependientes (en adelante Grupo Unicaja Banco o el Grupo) que forma parte del Informe de gestión consolidado de Grupo Unicaja Banco.

El contenido del EINF incluye información adicional a la requerida por la normativa mercantil vigente en materia de información no financiera que no ha sido objeto de nuestro trabajo de verificación. En este sentido, nuestro trabajo se ha limitado exclusivamente a la verificación de la información identificada en la tabla "Índice GRI e información solicitada por la Ley 11/2018, de 28 de diciembre, vinculada a los estándares GRI, y artículo 8 del Reglamento de Taxonomía ambiental (UE)" incluida en el EINF adjunto.

Responsabilidad de los administradores de la Sociedad dominante

La formulación del EINF incluido en el Informe de gestión consolidado de Grupo Unicaja Banco, así como el contenido del mismo, es responsabilidad de los administradores de Unicaja Banco, S.A. El EINF se ha preparado de acuerdo con los contenidos recogidos en la normativa mercantil vigente y siguiendo los criterios de los *Sustainability Reporting Standards* de *Global Reporting Initiative* (estándares GRI) según la opción Esencial y el Suplemento Sectorial *Financial Services* de la Guía G4 de GRI de acuerdo a lo mencionado para cada materia en la tabla "Índice GRI e información solicitada por la Ley 11/2018, de 28 de diciembre, vinculada a los estándares GRI, y artículo 8 del Reglamento de Taxonomía ambiental (UE)" del citado Estado.

Esta responsabilidad incluye asimismo el diseño, la implantación y el mantenimiento del control interno que se considere necesario para permitir que el EINF esté libre de incorrección material, debida a fraude o error.

Los administradores de Unicaja Banco, S.A. son también responsables de definir, implantar, adaptar y mantener los sistemas de gestión de los que se obtiene la información necesaria para la preparación del EINF.

Nuestra independencia y control de calidad

Hemos cumplido con los requerimientos de independencia y demás requerimientos de ética del Código Internacional de Ética para Profesionales de la Contabilidad (incluyendo las Normas Internacionales de Independencia) emitido por el Consejo de Normas Internacionales de Ética para Profesionales de la Contabilidad (Código del IESBA, por sus siglas en inglés) que está basado en los principios fundamentales de integridad, objetividad, competencia y diligencia profesionales, confidencialidad y comportamiento profesional.

Nuestra firma aplica la Norma Internacional de Control de Calidad 1 (NICC 1) y mantiene, en consecuencia, un sistema global de control de calidad que incluye políticas y procedimientos documentados relativos al cumplimiento de requerimientos de ética, normas profesionales y disposiciones legales y reglamentarias aplicables.

El equipo de trabajo ha estado formado por profesionales expertos en revisiones de Información no Financiera y, específicamente, en información de desempeño económico, social y medioambiental.

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Nuestra responsabilidad

Nuestra responsabilidad es expresar nuestras conclusiones en un informe de verificación independiente de seguridad limitada basándonos en el trabajo realizado. Hemos llevado a cabo nuestro trabajo de acuerdo con los requisitos establecidos en la Norma Internacional de Encargos de Aseguramiento 3000 Revisada en vigor, "Encargos de Aseguramiento distintos de la Auditoría o de la Revisión de Información Financiera Histórica" (NIEA 3000 Revisada) emitida por el Consejo de Normas Internacionales de Auditoría y Aseguramiento (IAASB) de la Federación Internacional de Contadores (IFAC) y con la Guía de Actuación sobre encargos de verificación del Estado de Información No Financiera emitida por el Instituto de Censores Jurados de Cuentas de España.

En un trabajo de seguridad limitada los procedimientos llevados a cabo varían en naturaleza y momento de realización, y tienen una menor extensión, que los realizados en un trabajo de seguridad razonable y, por lo tanto, la seguridad proporcionada es también menor.

Nuestro trabajo ha consistido en la formulación de preguntas a la dirección, así como a las diversas unidades de Grupo Unicaja Banco que han participado en la elaboración del EINF, en la revisión de los procesos para recopilar y validar la información presentada en el EINF y en la aplicación de ciertos procedimientos analíticos y pruebas de revisión por muestreo que se describen a continuación:

- Reuniones con el personal de Grupo Unicaja Banco para conocer el modelo de negocio, las políticas y los enfoques de gestión aplicados, los principales riesgos relacionados con esas cuestiones y obtener la información necesaria para la revisión externa.
- Análisis del alcance, relevancia e integridad de los contenidos incluidos en el EINF del ejercicio 2021 en función del análisis de materialidad realizado por Grupo Unicaja Banco y descrito en el apartado "Identificación de aspectos materiales", considerando los contenidos requeridos en la normativa mercantil en vigor.
- Análisis de los procesos para recopilar y validar los datos presentados en el EINF del ejercicio 2021.
- Revisión de la información relativa a los riesgos, las políticas y los enfoques de gestión aplicados en relación a los aspectos materiales presentados en el EINF del ejercicio 2021.
- Comprobación, mediante pruebas, en base a la selección de una muestra, de la información relativa a los contenidos incluidos en el EINF del ejercicio 2021 y su adecuada compilación a partir de los datos suministrados por las fuentes de información.
- Obtención de una carta de manifestaciones de los administradores y la dirección de la Sociedad dominante.



Conclusión

Basándonos en los procedimientos realizados en nuestra verificación y en las evidencias que hemos obtenido no se ha puesto de manifiesto aspecto alguno que nos haga creer que el EINF de Grupo Unicaja Banco correspondiente al ejercicio anual finalizado el 31 de diciembre de 2021 no ha sido preparado, en todos sus aspectos significativos, de acuerdo con los contenidos recogidos en la normativa mercantil vigente y siguiendo los criterios de los estándares GRI según la opción Esencial y el Suplemento Sectorial *Financial Services* de la Guía G4 de GRI de acuerdo a lo mencionado para cada materia en la tabla "Índice GRI e información solicitada por la Ley 11/2018, de 28 de diciembre, vinculada a los estándares GRI, y artículo 8 del Reglamento de Taxonomía ambiental (UE)" del citado Estado.

Párrafo de énfasis

El Reglamento (UE) 2020/852 del Parlamento Europeo y del Consejo de 18 de junio de 2020 relativo al establecimiento de un marco para facilitar las inversiones sostenibles establece la obligación de divulgar información sobre la manera y la medida en que los activos de la entidad se asocian a actividades económicas elegibles según la Taxonomía por primera vez para el ejercicio 2021 siempre que el estado de información no financiera se publique a partir del 1 de enero de 2022. En consecuencia, en el EINF adjunto no se ha incluido información comparativa sobre esta cuestión. Adicionalmente, se ha incorporado información para la que los administradores de Grupo Unicaja Banco han optado por aplicar los criterios que, en su opinión, mejor permiten dar cumplimiento a la nueva obligación y que están definidos en el apartado "Indicadores del art. 8 del Reglamento de Taxonomía ambiental de la Unión Europea (UE)" del EINF adjunto. Nuestra conclusión no ha sido modificada en relación con esta cuestión.

Uso y distribución

Este informe ha sido preparado en respuesta al requerimiento establecido en la normativa mercantil vigente en España, por lo que podría no ser adecuado para otros propósitos y jurisdicciones.

PricewaterhouseCoopers Auditores, S.L.

Margarita de Rosselló Carril

16 de febrero de 2022

INSTITUTO DE CENSORES
JURADOS DE CUENTAS
DE ESPAÑA

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