

# CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT

2022



Unicaja Banco

# CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT 2022



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A letter from the Chairman





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 2022.

If the last few years have been singular as a result of the pandemic, 2022 has brought with it new uncertainties, associated with Russia's invasion of Ukraine, the energy crisis and a rise in prices unparalleled for decades. These elements have emerged when the consequences of the pandemic caused by COVID-19 seemed to have been overcome, once again testing the resilience of our society.

However, all of these difficulties have not slowed down the public authorities' mandate to achieve climate neutrality by 2050; rather they have accelerated it. The European Union maintains its target of reducing net greenhouse gas emissions by 55% of the emissions of the year 1990 by 2030. The European Central Bank has moved to consider climate change in corporate bond purchases, the collateral system, disclosure requirements and risk management, in line with its climate action plan.

Banking institutions have continued to play a crucial role in this fiscal year 2022, not only for the articulation of economic measures, but also for the development of social measures, in both cases, proposed by the public authorities. The revision of the "Strategic Protocol to Strengthen the Social and Sustainable Commitment of the Banking Sector", endorsed by the three banking employers' associations, with respect to the elderly and the disabled and the population of rural areas, or the "Code of Best Practices for urgent measures for mortgage debtors at risk of vulnerability", approved by the Government in the last weeks of 2022, are good examples of this.

The Group has voluntarily joined both initiatives, as a sign of its special sensitivity towards vulnerable groups, people and regions.

We agree that public and private efforts must be maintained to transform our society into one that is more inclusive and respectful of the natural environment, and that promotes sustainable, intelligent and inclusive growth.

As regards the structure of the Unicaja Banco Group, 2022 was the first full year



"Sustainability is part of Unicaja Banco's Strategic Plan for 2022-2024, complemented by CSR, inclusion and financial education, especially with regard to the most vulnerable groups."

Manuel Azuaga Moreno  
Executive Chairman



after the integration of Liberbank into Unicaja Banco. Synergies are becoming visible, which is particularly noticeable in the area of sustainability.

The 2022-2024 Strategic Plan is committed to sustainability in all lines of business and to the reduction of the carbon footprint, both corporate and that of the credit and investment portfolios, with significant progress in the 2022 fiscal year, which is reported in this Statement of Non-Financial Information.

All this shows the unique and harmonious consideration of the financial and non-financial aspects, which allows us to evaluate the impact of the Group's activity on society, and of the dynamics of society in the Unicaja Banco Group, as a prior step to a financial quantification of the exposure to climate and environmental risks, on the one hand, and to social risks, on the other.

This vision is imposed by regulation and supervision, but also by the evolution of customers and other stakeholders, who place sustainability at the top of their list of preferences, to which the Group has been particularly proactive and receptive for years.

All of the above will only reinforce the Group's traditional commitment to CSR, inclusion and financial education. This increased relevance of sustainable finance does not separate us from the complementary perspectives of CSR 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, while addressing the needs of various groups.

As I mentioned above, the year 2022 has represented an effort by the Group in terms of attention to the elderly and the disabled, which has resulted in the extension of the opening hours for cash services provided over the counter or at ATMs; in the development of specific training plans for employees and customers; in preferential telephone attention at no cost, through a personal interlocutor; and in the improvement of the accessibility and simplicity of the entire ATM network, among other measures.

Finally, I would like to thank all of 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.

(GRI 2.22)

Scope





## SCOPE (GRI 2.3, GRI 2.4)

The purpose of this consolidated Non-Financial Information Statement is to provide an overview of the evolution of the Unicaja Banco Group in the 2022 fiscal year (from January 01, 2022 to December 31, 2022), of its management and its business model, as well as the exercise of its Corporate Social Responsibility (CSR) 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 governance (ESG) and CSR aspects.

This Statement also includes certain indicators in accordance with the provisions of 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 investments, in particular those indicated in Delegated Regulation (EU) 2021/2139 and Delegated Regulation (EU) 2021/2178, as amended.

In 2022, the first complete year after the integration of Liberbank into Unicaja Banco it is 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 or 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, 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 criteria established in the Policy for the preparation and disclosure of economic-financial, non-financial and corporate information, which were completed in January 2023 with the approval by the Sustainability and CSR Committee of Guidelines for the preparation and disclosure of non-financial 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 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 2022 statement, as discussed earlier, was prepared pursuant to the provisions derived from Law 11/2018 of December 28, on non-financial information and diversity, with the amendments operated by this Law on the Commercial Code, and follows the guidelines of the GRI Sustainability Reporting Standards (GRI Standards) and Financial Services Sector Supplement of the GRI G4 Guidelines.

The preparation of this Statement has taken into consideration the Non-Financial Reporting Guidelines, published in 2017, the European Commission's 2019 Supplement on Climate-Related Reporting, and the European Central Bank's Guidance on Climate-Related and Environmental Risks, November 2020, addressed to significant credit institutions. The aforementioned Supplement expressly integrates the recommendations, published in 2017, of the Task Force on Climate-related Financial Disclosures (TCFD), created by the G-20 Financial Stability Board, which are also considered by the European Central Bank in its Guidance.

In accordance with the provisions of the 2022-2024 Strategic Plan, and with the progress made in 2022 in the implementation of the Sustainable Finance Action Plan, for the first time in this Statement, the Group reports on the follow-up of the recommendations on climate information disclosure (TCFD) and management by the matrix, which will be further developed and specified in future years.

Additionally, 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 Regulatory Compliance Committee.

As required by GRI (Global Reporting Initiative) guidelines, in 2022 Unicaja Banco has prepared a new 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 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 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 (IAGC) - 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](http://www.unicajabanco.com)).

Regarding Information of Prudential Relevance, it expressly notes the expansion of the information to be disclosed as of 2023, as a result of the entry into force of Article 449 bis of Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions, which imposes new duties to disclose information, to be successively expanded, on environmental, social and governance risks (ESG risks), including physical and transition risks.

Finally, for any questions related to the report, the following email address has been provided: [rsc@unicaja.es](mailto:rsc@unicaja.es).

### Significant changes during the period covered by the Non-Financial Information Statement to the organization's size, structure and ownership

Following the merger of Unicaja Banco and Liberbank in 2021, in 2022 there have been significant changes to the organization's size related to the ERE signed at the end of 2021 between Unicaja Banco and the workers' union representation. In order to optimize resources and adequately size the workforce, based on the agreement signed, a large number of employees left the Bank voluntarily, reducing the Bank's existing capacity, without reducing the quality of the service provided to customers.

On the other hand, there have been no significant changes to the organization's ownership structure.

Unicaja Banco is one of the leading banks in the Spanish financial system in terms of asset volume, with a broad and diversified presence in the national territory, being a market leader in six Autonomous Communities, with a solid and healthy balance sheet, subject to the highest quality standards in accordance with its status as a listed company.

Fundación Bancaria Unicaja also 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 stated explicitly.

In general terms, the non-financial information for fiscal year 2022 expresses Unicaja Banco's data, without references to the two originating entities, except when this is necessary for the correct interpretation of the information.

### IDENTIFICATION OF MATERIAL ASPECTS (GRI 2.29, GRI 3.1, GRI 3.2, GRI 207-3)

# T

he Unicaja Banco Group periodically performs an analysis to identify the aspects that, with regard to the guidelines of the GRI Standards, especially GRI 1 Fundamentals, GRI 2 General Contents and GRI 3 Material Topics, are more relevant to its various 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 sustainability, using this extension for the development of the Non-Financial Information Statement for 2020 and 2021. In 2022, based on the previously identified material aspects, a new analysis has been carried out, as mentioned above, which expressly contemplates the 2030 Agenda (see the corresponding annex of this Statement). A new methodology is expected to be implemented in 2023, which will allow us to know the sustainability expectations of our stakeholders, and to anticipate the effectiveness of the new sustainability report as of fiscal year 2024. This will include the expectations of institutions that the Group regularly comes into contact with, such as CECA, Funcas, credit rating agencies, the media, non-governmental organizations, associations with different purposes (business, consumer and gender protection, for example), etc.

In addition to this effort, we will identify, in accordance with a commonly accepted methodology, the Sustainable Development Goals that are most closely related to the Group's activities.

To the 2022 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 the following sources:

- Provisions derived from the regulatory framework: Law 11/2018 of December 28, 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.

For this purpose, the Non-Financial Risk Management and Materiality Procedure regulates the management of non-financial risks in the Unicaja Banco Group, providing criteria for decision-making and the establishment of continuous improvement objectives. This procedure aims to establish the principles, reference framework and processes necessary for Unicaja Banco's non-financial risk management, related to sustainability and CSR, although it is foreseeable that this non-financial framework will converge in the medium term, in general, with financial materiality; in fact, recital 7 of Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022, on sustainability reporting by companies, states that "A lot of stakeholders consider the term 'non-financial' to be inaccurate, mainly because it implies that the information in question lacks financial relevance. However, this information is becoming increasingly financially relevant".

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, as highlighted earlier.

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, 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 (sustainability and CSR)

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 (energy, raw materials) and of the waste generated
3. Environmental and social criteria in business	Risk linked to exposures that could have an adverse effect on the natural environment, the business communities or the bank itself and its workers, as a result of the activities that we invest in or finance. Managing environmental and social aspects reduces the risk of credit and investment portfolios, improves the transparency of transactions, adds value for customers and investors and generates new business opportunities
Type <u>SOCIAL AND STAFF-RELATED MATTERS</u>	
Sub-type	Definition
4. Employment and work organization	Risks associated with hiring practices and integral human resources management, including qualification, conciliation, promotion, work organization etc.
5. Health and safety	Risks linked to inadequate worker health and safety management practices based on both physical and psychological conditions
6. Talent management	Risks 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	Risks 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	Risks 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>ETHICS</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	The 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	The 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	The risk of not having sufficient capital, in quantity or quality, to meet internal business objectives, regulatory requirements or market expectations
Type <u>POLICY</u>	
Sub-type	Definition
14. Policy	The risk of not achieving the objectives of a given economic action or of these affected, due to the changes made by and political decisions of governments
Type <u>SOCIETY</u>	
Sub-type	Definition
15. Commitment to sustainable development and SDGs	Risk related to the improvement or deterioration of economic, environmental and social conditions at a local, regional or international level. Organizational performance in the broader context of sustainability, including the 2030 Agenda
16. Subcontracting and suppliers	Risks linked to the impact arising as a consequence of inadequate management of sustainability aspects in the supply chain (suppliers, subcontractors)
17. Fiscal responsibility	Risks derived from the appearance of bad practices in the execution of the organization's fiscal responsibility, impacting its contribution to growth, macroeconomic stability and social equity
18. Financial education	The risk of a negative impact as a result of lack of information and financial education on the part of consumers/investors when using the financial products marketed by the organization
Type <u>CUSTOMERS</u>	
Sub-type	Definition
19. Safety and data protection	Risks arising from exposure to threats and the possibility of the threat materializing. These risks may affect data with the central focus on data integrity, availability and confidentiality, as well as risks associated with compliance with legal requirements
20. Responsible and transparent marketing	Risks linked to the negative impact that may occur at the consumer/financial user level due to inadequate management of the protection of their rights (security, transparency, after-sales liability etc.)
21. Digitalization and accessibility	Risks derived from not using the right technology, supplier relationships and the use of the right tools. This will avoid incurring risks in terms of cost, time, integration problems, incompatibility, cybersecurity, privacy and compliance.  Risks arising from ceasing to provide services in sparsely populated areas in the face of advancing digitalization

Table 1. Non-financial risks

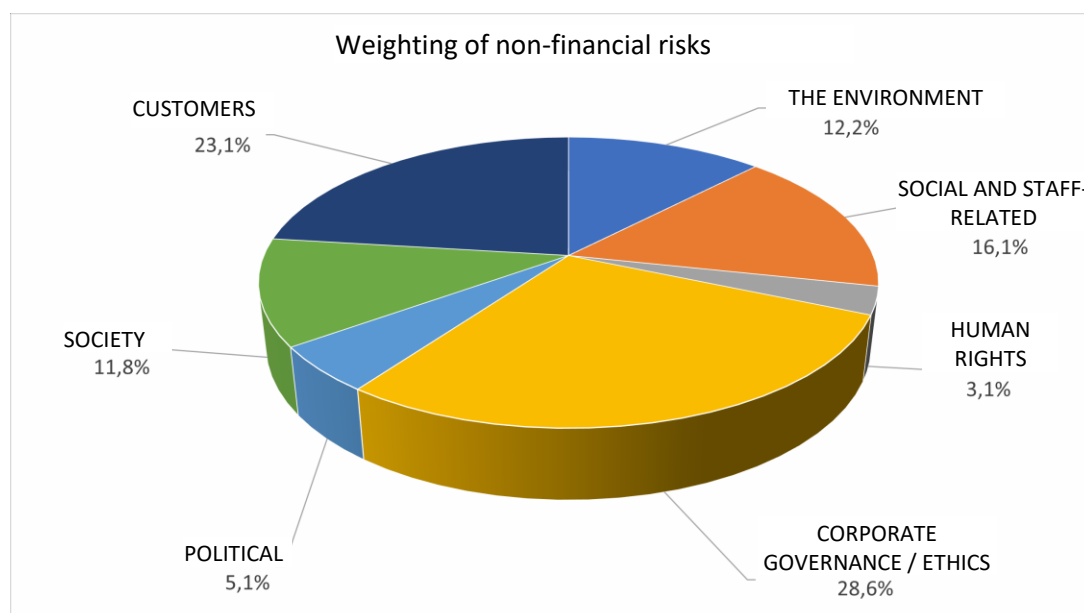
In order to identify the relevance in the financial sector, both the Organization's competitive strategy and the expectations expressed in international standards and sector-specific bibliographic references were taken into account.

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.

With respect to stakeholders, for the purposes of the Non-Financial Risk Management and Materiality Procedure, the main ones taken into account in the Bank are as follows: Customers and Users, Shareholders and Investors, Conduct Regulators, Supervisors, Social and Staff Related, Suppliers, Region/Society and Environment.

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:



Graph 1. Weighting of non-financial risks

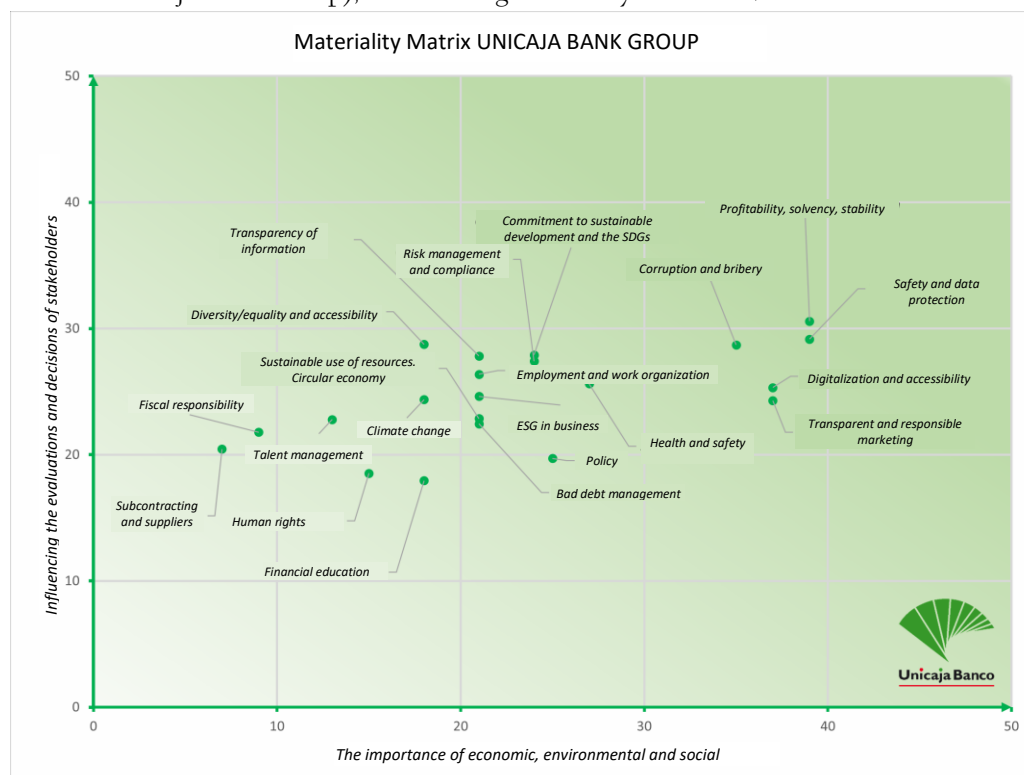
As can be seen in the graphs, the risk related to Corporate Governance and Ethics continues to be the most relevant, followed by that related to Customers, which displaces Social and Personnel risk in the analysis of this exercise. Human rights risks, despite increasing slightly, continue to occupy the final position, although, from a regulatory point of view, the attention paid to this matter is growing, particularly with regard to due diligence processes.



Graph 2. Importance of non-financial risks for stakeholders

The most relevant non-financial risks for stakeholders, which can influence their assessments and decisions more significantly, are those related to Profitability, solvency and stability, together with Security and data protection, Diversity/Equality, Accessibility and Corruption and Bribery, followed by Transparency of information and Commitment to Sustainable Development and SDGs (for more details see annexes). The most relevant non-financial risks for the Bank are those derived from Profitability, solvency and stability and Security and data protection, followed by Responsible and transparent marketing and Digitalization and accessibility.

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:



Graph 3. Materiality matrix of the Unicaja Banco Group (potential impact)

This materiality matrix has reached as a result of the non-financial risk assessment process (short-, medium- and long-term), with the participation of the external perspective of stakeholders.

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

Material issues	Specific issues
Profitability, solvency, stability	Management model Business model Global risk management Corporate shareholdings
Safety and data protection	Data protection Digital Rights Assurance Information Security Digital Transformation Customer Service General Privacy Policy Definition of a governance model
Diversity/equality and accessibility	Equality Plan, harassment protocols, anti-discrimination policies, diversity, etc Universal accessibility for people with disabilities Work-Life Balance Plans
Corruption and bribery	Combating corruption and bribery Preventing illegal conduct Preventing money laundering Criminal compliance
Commitment to sustainable development and the SDGs	Impact on society (employment and local development, local populations and territory), relationship with local communities, partnership or sponsorship actions
Transparency of information	Communication plans Internal control systems Independent external verification of the information issued by the Bank
Risk management and compliance	Global risk management Sustainable finances
Employment and work organization	Labor practices and decent employment Efficiency of work time organization, absenteeism, work-life balance, training policies, dedication
Health and safety	Occupational health and safety conditions Healthy environment, risk prevention, preventive activity Business coordination
Digitalization and accessibility	Maintain control of business risks as digital transformation evolves. The impact of this transformation is generated in culture, skills, execution capacity and risk management capacity Facilitate access to quality financial products and services Financial inclusion
Environmental and social criteria (ESG) in business	Measures taken to reduce the risk of credit and investment portfolios. Sustainable financing and investment New products or services Sustainability policy/Sustainable finances
Climate change	Greenhouse Gas Emissions (GHG) generated as a result of the company's activities Measures taken to adapt to the consequences of climate change Environmentally sustainable financing Voluntary reduction targets established in the medium- and long-term to reduce greenhouse gas emissions and means implemented to that end

Transparent and responsible marketing	Product liability, measures to preserve consumer health/safety, complaints management
Sustainable use of resources. Circular economy	Raw Materials Consumption Energy Consumption Energy Efficiency

Table 2. Material issues

The list of material issues accurately reflects the most relevant aspects that were analyzed and reported 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).

### Comparison of non-financial risks analyzed in the period 2020/2022

Performing the materiality analysis in 2022, based on the same procedure used in 2020, allows us to carry out a comparative study of the relevance given by stakeholders to the different non-financial risks in the field of sustainability and CSR between the two years.

As can be seen in the following table, the risk Corruption and bribery drops from first position in the 2020 analysis to fourth position in the 2022 analysis, with the risk Profitability, solvency, stability occupying first position in 2022. The risk Security and data protection holds second place in both years. The risk in third position in 2020, Risk management and compliance, moves to seventh position in 2022, with third position being occupied in 2022 by Diversity/equality, accessibility.

Change in the relevance of non-financial risks to stakeholders between 2020/2022					
Non-financial risks	2022	2020	% Variation	Position 2022	Position 2020
Climate change	24.4	28.5	-14.47	12	11
Sustainable use of resources. Circular economy	22.9	31.0	-26.21	14	7
Environmental and social criteria (ESG) in business	24.6	24.0	2.60	11	15
Employment and work organization	26.4	23.8	11.05	8	17
Health and safety	25.6	22.3	15.17	9	18
Talent management	22.8	19.3	18.40	15	20
Diversity/equality and accessibility	28.8	31.8	-9.45	3	5
Human rights	18.5	17.5	6.0	20	21
Corruption and bribery	28.7	36.8	-21.88	4	1
Transparency of information	27.8	28.0	-0.60	6	12
Risk management and compliance	27.4	35.8	-23.31	7	3
Bad debt management	22.5	29.3	-23.22	16	10
Profitability, solvency, stability	30.6	30.8	-0.54	1	8
Policy	19.7	24.0	-17.88	19	16
Commitment to sustainable development and the SDGs	27.9	30.8	-9.21	5	9
Subcontracting and suppliers	20.5	21.3	-3.73	18	19

Fiscal responsibility	21.8	27.8	-21.47	17	13
Financial education	18.0	24.0	-25.17	21	14
Safety and data protection	29.2	36.5	-20.09	2	2
Transparent and responsible marketing	24.3	31.0	-21.64	13	6
Digitalization and accessibility	25.3	33.0	-23.23	10	4

Table 3. Change in the relevance of non-financial risks to stakeholders between 2020/2022

It should be noted that this year's materiality analysis is the first after the merger of Unicaja Banco and Liberbank. From the results, we note that the growth of the Bank in size, volume of assets, personnel and existing capacity reflects an evolution in the perception by stakeholders of non-financial risks. Additionally, given the current economic and social situation, the risks derived from profitability, solvency, stability or the risk of not having sufficient capital, in quantity or quality, to meet internal business objectives, regulatory requirements or market expectations, acquire greater importance, both internally and externally.

# Presentation of the Group







## ORGANIZATION AND STRUCTURE (GRI 2.1, GRI 2.2, FS6)

By the end of 2022, the Unicaja Banco Group will be the fifth largest private banking group in Spain.

Unicaja Banco is the Group's parent company. Its head office is located in Málaga, at Avenida de Andalucía, 10-12. As of December 31, 2022, the capital stock of Unicaja Banco 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 object includes the provision of investment services and other auxiliary services, as well as the performance of activities typical of insurance agents, as an exclusive or linked operator, the simultaneous exercise of both not being admissible.

The Bank is registered in the Mercantile 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.

## CORPORATE STRUCTURE AND MAIN SHAREHOLDERS OF THE UNICAJA BANCO GROUP



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

The companies that make up the Group, together with Unicaja Banco, as of Saturday, December 31, 2022, 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 the 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
BRIAREO GESTION, S.A.U.	Brokerage activities with securities and other assets
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 2007CORREDURÍA 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 IT, S.L.U.	IT consulting activities
LIBERBANK PENSIONES, S.G.F.P., S.A.U.	Pension fund management company
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 I, 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.	Representation 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
VIPROELCO, S.A.	Real estate promotion

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

During 2022, Liberbank Gestión SGIIC, S.A.U. was absorbed by Unigest, S.A., SGIIC. Likewise, Unimediación, S.L. absorbed Liberbank Mediación Operador de Banca Seguros Vinculado S.L. and Banco de Castilla-La Mancha Mediación, Operador de Banca Seguros Vinculados, S.A.U.

## MISSION, VISION AND VALUES



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

## BASIC QUANTITIES (GRI 201-1)

Economic-financial activity (consolidated)	12/31/2022	12/31/2021
<b>Income statement (millions of euros)</b>		
Interest margin	1,058.2	730.1
Gross margin	1,584.3	1,099.3
Profit (loss) from operating activities before write-downs	723	392.5
Profit (loss) from operating activities	414.4	258.3
Income before taxes Consolidated	361.2	1,021.4
income for the year	259.7	1,113.2
<b>Risk management</b>		
NPL ratio (%)	3.5	3.5
NPL coverage ratio (%)	66.5	68.5

Added value. Distribution (consolidated)*	12/31/2022	12/31/2021
<b>Distribution (millions of euros)</b>		
Overhead, depreciation, amortization and other operating expenses. (excluding taxes)	448.5	377.8
<i>Of those who contribute to the Deposit Guarantee Fund and the Resolution Fund</i>	111.8	104.9
Staff costs (excluding social security)	400.5	350.4
Social security, taxes, fees and public benefits	393.6	116.7
Losses on assets and allowances	361.3	672.4
Consolidated profit (loss) for the year	259.7	1,113.2
<b>TOTAL</b>	<b>1,863.7</b>	<b>2,630.5</b>

\*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	12/31/2022	12/31/2021
<b>Distribution network</b>		
Offices	972	1,374
Automated teller machines	2,469	2,679
Cooperating agents	3,192	3,183
Financial agents*	419	-
Financial agencies*	541	-
Cards issued	3,106,712	3,257,630
Dataphones and POS	31,733	32,426
Electronic banking		
Number of users	3,106,712	3,021,612
Number of Univia operations	2,697,680,441	1,187,375,352

\*Indicates new incorporation.

### Environmental issues

Electricity consumption (MWh)	38,251	33,628
Paper consumption (Kg)	291,260.35	341,673
Computer waste (Kg)	54,256	101,997
Inventory GHG Emissions Scope 1 (tn CO2-eq) *	1,086.38	411
GHG Emissions Inventory Scope 2 (tn CO2-eq)	169.96	3,365
GHG Emissions Intensity (tn CO2-eq /	0.16	0.41

### Social and personnel issues

Number of employees	7,853	9,264
Distribution of workforce (men/women) (%/total)	45.9/54.1	46.8/53.2
Average age of workforce (years)	47.3	47.2
Training hours	729,112.35	508,447
Absenteeism hours	718,933.29	630,322.14

### Information relating to the fight against corruption and bribery

Operations evaluated by the Criminal Risk Prevention Committee	635	246
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### Contributions

Contribution to Foundations and NGOs (euros)	1,767,656	1,322,943
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\*The data have been expanded to obtain the Scope 1 footprint measurement.

### Information about the Company

	UNICAJA BANCO GROUP 2022	UNICAJA BANCO GROUP 2021	
<b>Customers</b>			
Number	4,161,260	4,304,958	
NPS overall clientèle (% measurement range between -100 and +100)*	22.75	26.6	
Average time for resolution of complaints and claims (days)	48.4	35.3	
<b>Suppliers</b>			
Average term of payment to suppliers (days)	14.22	17.97	
Total supplier turnover (millions of euros)	228.1	229.2 LBK	131.3 UB
Suppliers with turnover below 1.5 million euros (% of total) **	43.7	40.3 LBK	39.7 UB
<b>Tax information</b>			
Total tax contribution (millions of euros)	403.9	811.2	

\*This model has been put on hold following the operational integration and will be reactivated in 2023.

\*\*Data for fiscal year 2021 not aggregated.

# Corporate Governance



## GOVERNING BODIES (GRI 2.9)

### BOARD OF DIRECTORS AND SUPPORT COMMITTEES

12/31/2022

Composition of the board(1)	Position	Category	Shareholders	Date of appointment	Gender
Manuel Azuaga Moreno	Chairman	Executive		December 01, 2011	Male
Manuel Menéndez Menéndez (2)	CEO	Executive		March 31, 2021	Male
Juan Fraile Cantón	Vice-Chairman	Proprietary director	Fundación Bancaria Unicaja	December 01, 2011	Male
Ms. Carolina Martínez Caro (2)	Coordinating Director	Independent		March 31, 2022	Female
Teresa Sáez Ponte	Board secretary	Proprietary director	Fundación Bancaria Unicaja	April 27, 2018	Female
María Luisa Arjonilla López	Board member	Independent		January 23, 2020	Female
María Teresa Costa Campí	Board member	Independent		July 27, 2022	Female
Jorge Delclaux Bravo	Board member	Independent		March 31, 2021	Male
Rafael Domínguez de la Maza	Board member	Proprietary director	Global Portfolio Investments, S.L.	March 31, 2022	Male
Felipe Fernández Fernández	Board member	Proprietary director	Fundación Bancaria Caja de Ahorros de Asturias	March 31, 2021	Male
Ms. María Garaña Corces	Board member	Independent		March 31, 2021	Female
Ms. Petra Mateos Aparicio Morales	Board member	Proprietary director	Fundación Bancaria Unicaja	January 30, 2014	Female
Manuel Muela Martín-Buitrago	Board member	Proprietary director	Fundación Bancaria Unicaja	February 21, 2018	Male
Isidoro Unda Urdaiz	Board member	Independent		April 29, 2022	Male
David Vaamonde Juanatey	Board member	Proprietary director	Oceanwood Capital Management LLP	March 31, 2021	Male

(1) The Board of Directors is currently composed of 15 members.

(2) The Board of Directors, in its meeting held on March 8, 2022, agreed to appoint María Luisa Arjonilla López as Coordinating Director, replacing Manuel González Cid, and at its meeting held on September 30, 2022, agreed to designate Carolina Martínez Caro as Coordinating Board Member in substitution of María Luisa Arjonilla López.



Vicente Orti Gisbert

Non-Director Vice-Secretary

The composition of the committees as of December 31, 2022 was as follows (there were no vacancies):

#### The Audit and Regulatory Compliance Committee

Chairman	Jorge Delclaux Bravo
Board member	Carolina Martín Caro
Board member	Isidoro Unda Urdaiz
Board member	David Vaamonde Juanatey
Secretary	Manuel Muela Martín-Buitrago

#### The Risk Committee

Chairman	Isidoro Unda Urdaiz
Board member	María Luisa Arjonilla López
Board member	Jorge Delclaux Bravo
Board member	David Vaamonde Juanatey
Secretary	Teresa Sáez Ponte

#### Appointments Committee

Chairwoman	María Garaña Corces
Board member	Juan Fraile Cantón
Board member	Carolina Martínez Caro
Board member	Isidoro Unda Urzaiz
Secretary	Rafael Domínguez de la Maza

#### Remuneration Committee

Chairwoman	María Garaña Corces
Board member	María Luisa Arjonilla López
Board member	Felipe Fernández Fernández
Board member	Carolina Martínez Caro
Secretary	Petra Mateos-Aparicio Morales

#### The Technology and Innovation Committee

Chairwoman	María Luisa Arjonilla López
Board member	Rafael Domínguez de la Maza
Board member	María Garaña Corces
Board member	Teresa Sáez Ponte
Board member	María Teresa Costa Campí
Secretary	Petra Mateos-Aparicio Morales

### Sustainability Committee (3)

Chairwoman	María Teresa Costa Campí
Board member	Jorge Delclaux Bravo
Board member	Juan Fraile Cantón
Board member	Manuel Muela Martín-Buitrago
Secretary	Felipe Fernández Fernández

(3) Given its start-up in December 2022, this Committee has started its activity in January 2023.

The professional profile and a summary of the *Curriculum Vitae* of the Board Members can be consulted on the corporate website.

## GOVERNANCE STRUCTURE

### Appointment and selection of the highest governing body (GRI 2.10)

The General Shareholders' Meeting is the highest decision-making body of Unicaja Banco in matters within its competence. The General Shareholders' Meeting decides on matters attributed to it by law, by the Bylaws or by the General Meeting Regulations and on any other matter submitted to its decision by the Board of Directors or by the shareholders in the cases provided for by law.

Unicaja Banco's corporate website reflects corporate governance information, specifically in the section entitled Corporate Governance and Remuneration Policy. When the General Shareholders' Meeting is called, a direct access to all of the mandatory information is provided.

The Board of Directors is responsible for the management and representation of the Company under the terms established by law and in the Bylaws. The Board of Directors has the broadest powers for the administration and management of the Company and, except in matters legally or statutorily reserved to the competence of the General Shareholders' Meeting, is the highest decision-making body of the Company.

The Board of Directors shall be composed of a minimum of eight members and a maximum of 15 members, and the General Shareholders' Meeting shall determine the specific number of its members. The Extraordinary General Shareholders' Meeting held on March 31, 2021 resolved to set the number of members of the Board of Directors at 15, within the limit provided for in Article 16.1 of the Company's Bylaws.

The Board of Directors is composed of two executive directors, the Chairman and the Chief Executive Officer, six independent directors (in compliance with recommendation 17 of the Good Governance Code of Listed Companies of the National Securities Market Commission) and seven proprietary directors, four proposed by Fundación Bancaria Unicaja, one proposed by Fundación Bancaria Caja de Ahorros de Asturias, one proposed by Oceanwood Capital Management LLP and one proposed by Global Portfolio Investments, S. L.

### Chairman of the highest governing body (GRI 2.11)

The Board of Directors appoints from among its members the Chair, who exercises the highest representation of the Company, and in the exercise of their office, in addition to the powers corresponding to them by law and by the Bylaws, they preside over the General Shareholders' Meeting, call and chair the meetings of the Board of Directors and execute the resolutions of the Board and the Committees, for which purpose they have the broadest powers of representation, among other functions.

The Board of Directors may delegate permanent executive powers to the Chairman under the terms set forth in the Bylaws. At present, the Executive Chairman has been delegated the highest powers for the management of the Bank and has been granted broad powers of representation.

The Board shall in all cases appoint a Chief Executive Officer, granting them whatever powers it considers appropriate, but not those reserved to the Board as a whole by law, the Bylaws or the Rules and Regulations of the Board. At present, the Chief Executive Officer has been delegated the highest powers for the management of the Bank and has been granted broad powers of representation.

The Board has appointed a Vice-Chairman to take over the duties of the Chairman in the event of illness or absence.

The Board has appointed a Coordinating Director who is especially empowered to request the convening of the Board of Directors or the inclusion of new items on the agenda of a Board meeting already convened; to chair the Board of Directors in the absence of the Chairman and Vice-Chairman; to coordinate and bring together the non-executive Directors and echo their concerns; to direct, as appropriate, the periodic evaluation of the Chairman of the Board of Directors; to coordinate the Chairman's succession plan; and to maintain contacts with investors and shareholders, among other functions.

### Conflicts of interest (GRI 2.15)

The mechanisms for detecting, determining and resolving possible conflicts of interest between the Bank and its Directors or executives are regulated in the Bylaws, where the Board of Directors is entrusted with defining a corporate governance system that guarantees the sound and prudent management of the Company, including the appropriate distribution of functions in the organization and the prevention of conflicts of interest.

The Board of Directors has developed the internal regulations for the prevention of conflicts of interest in its own Regulations of the Board of Directors, reserving for the exclusive knowledge of the Board the transactions that the Company carries out with Directors, senior executives, significant shareholders or shareholders represented on the Board, or with persons related to it (related-party transactions), subject to a favorable report from the Audit and Regulatory Compliance Committee.

The Board has approved and effectively implemented a series of procedures that establish the bases of action to be followed in order to prevent and, if applicable, manage conflicts of interest that may arise between the members of the Board of Directors, customers, suppliers and the Company in general, and, if applicable, with other entities of its group, all in accordance with the provisions of current legislation and the Company's corporate governance system. Specifically, the Bank has the "Policy for the Identification and Management of Conflicts of Interest and Related-Party Transactions of Significant Shareholders, Board Members, Senior Executives and Other Related Parties",

the purpose of which is to establish procedures for the identification, communication, evaluation and management of conflicts of interest, as well as to regulate the system of authorizations for transactions that the Company carries out with Directors, Significant Shareholders and Senior Management of the Company and with persons related to them.

The aforementioned Policy, and in compliance with the Capital Companies Act, establishes that the corporate bodies responsible for approving credit, guarantee or surety transactions to be granted to members of the Board of Directors and parties related to it shall be the General Shareholders' Meeting or the Board of Directors, depending on the amount of the transaction, in both cases, following a report from the Audit and Regulatory Compliance Committee which, among other elements, shall assess whether the transaction is fair and reasonable from the Company's point of view and shall include the mentions required by Bank of Spain Circular 2/2016 for this type of transaction.

The Directors concerned may not participate in the preparation of this report by the Committee, if applicable, and must abstain from participating in the deliberation and voting on these transactions by the Board of Directors. In the event that the transaction must be approved by the General Shareholders' Meeting, the shareholder concerned shall be deprived of the right to vote, except in cases where the proposed resolution has been approved by the Board of Directors without the majority of the independent directors voting against it.

Likewise, this Policy also provides, in accordance with the Capital Companies Act, a delegation for certain internal committees of the Bank for the granting of credit transactions to Directors and related parties, not exceeding an aggregate amount of 500,000 euros in the last year (an amount much lower than the limit of 0.5% of the Company's net turnover established by the Capital Companies Act), provided that such transactions are entered into under contracts whose terms and conditions are standardized, are applied en masse to a large number of customers, and are carried out at prices and rates generally established by the Bank. These transactions, although they do not require a prior report from the Audit and Regulatory Compliance Committee, must follow an internal procedure of periodic information and control by the aforementioned Committee, expressly established in the aforementioned Policy approved by the Board of Directors.

On the other hand, transactions requiring authorization from the Bank of Spain may not be formalized until such authorization has been obtained, and those that do not require such authorization will be reported to the Bank of Spain immediately after they are granted. Furthermore, the Bank shall report to the competent authority, on a half-yearly basis, a list of the members of the Board of Directors and their related parties, general managers and similar parties to whom loans have been granted, with the detail established in Bank of Spain Circular 2/2016.

On the occasion of the call to the Ordinary General Shareholders' Meeting, the Bank publishes on its corporate website the annual report of the Audit and Regulatory Compliance Committee containing the report on related-party transactions, for the purposes of compliance with Recommendation 6 of the Good Governance Code of Listed Companies.

Likewise, the Bank has a Policy for the Prevention and Management of Conflicts of Interest of Unicaja Banco Group employees, the purpose of which is to define potential conflicts of interest of employees and their related parties that may arise in the development of the activity, establish procedures for their evaluation, action and communication, management, control and resolution.

The Bank had an Internal Code of Conduct in the Securities Market, which contains a series of rules of conduct in the exercise of its activities related to the securities market applicable to employees, executives and members of the Board of Directors of the parent company and its Group, and includes procedures and measures for the management of conflicts of interest, among others, the separate supervision of subject persons whose main functions are the performance of activities or the provision of investment services on behalf of or for the benefit of customers with conflicting interests, or representing different interests that may conflict, including those of the Bank, as well as the establishment of information barriers.

### Communication of critical concerns (GRI 2.16)

During the fiscal year 2022 there have been no communications of critical concerns regarding the Bank's corporate governance.

### Governance (GRI 2.17, GRI 2.18, GRI 2.27)

The Bank has adequate internal procedures for the selection and continuous evaluation of the positions subject to the suitability regime and keeps at the disposal of the supervisor an updated list of such persons of the suitability assessment carried out by the Company and the documentation evidencing the same.

In particular, with regard to the members of the Board of Directors, an initial and ongoing assessment of suitability is carried out based on the criteria of commercial and professional reputation, honesty and integrity, as well as knowledge, experience and skills appropriate to their functions:

- Those who have shown personal, commercial and professional conduct that leaves no doubt as to their ability to carry out the sound and prudent management of the Company shall be deemed to be of good reputation.

In particular, they shall at all times be of good character, honesty and integrity, to ensure the sound and prudent management of the Company. An appointed person shall be deemed to be of good reputation where there is no evidence to suggest otherwise and there are no grounds for reasonable doubt. The principle of proportionality shall not apply to the assessment of good reputation.

- The members of the Board of Directors shall possess the appropriate knowledge and experience, as well as the skills and aptitudes necessary for the performance of their duties.

For the evaluation of the knowledge, experience and personal and organizational skills of the candidates or members of the Board of Directors, the following aspects shall be assessed, following the principle of proportionality and taking into account the nature, scale and complexity of the Company:

- a. General academic and specialized technical training, taking into account both theoretical training and knowledge acquired in the exercise of responsibilities. Regardless of the above, other training actions that can be accredited will be valued.

- b. Experience: experience acquired in previous positions.
- c. Personal and organizational competencies: skills and competencies acquired in previous positions.

Those who have the appropriate level and profile of education and practical experience derived from their previous occupations for sufficient periods of time, all of which should enable them to understand the Company's main activities and risks, possess adequate knowledge and experience to perform their duties in the Company.

- The members of the Board of Directors shall be in a position to exercise good governance of the Company and shall have the capacity to act with independent judgment and formal independence.

Members must: (i) devote sufficient time to their duties; (ii) not maintain continuous structural conflicts between their interests and those of the Company; (iii) observe the limitations on membership on Boards of Directors established by applicable regulations; and (iv) have independence of ideas, avoiding groupthink.

In the case of the members of the Board in their supervisory role, they must also be formally independent.

The evaluation of the members of the Board of Directors is required for new appointments or renewals of positions, and whenever circumstances arise that, in accordance with the regulations and the provisions of the Suitability Policy, make it advisable to re-evaluate the suitability of the current members.

In addition to the individual evaluation of each Director candidate as appropriate, the Appointments Committee shall analyze the overall composition of the Board of Directors to ensure that collectively they have sufficient knowledge, experience and skills at all times. To this end, the Bank has a collective suitability assessment matrix.

The Appointments Committee shall ensure that the procedures for the selection of Board members favor diversity of experience and knowledge, facilitate the selection of Directors of the underrepresented sex and, in general, do not suffer from implicit biases that could imply any discrimination.

### Term of office

The Board Members shall be appointed by the General Shareholders' Meeting to hold office for a term of three years and may be re-elected once or several times for terms of the same duration. The appointment of the Board Members shall expire when, once the term has expired, the following General Shareholders' Meeting has been held without being re-elected or when the legal term for holding the Meeting that must resolve on the approval of the previous year's accounts has elapsed.

The appointment of Directors appointed by the Board by co-option shall be deemed to have been made and shall last until and including the date of the first General Shareholders' Meeting, without prejudice to the General Shareholders' Meeting's power of ratification or revocation. In the event of a vacancy occurring after the General Shareholders' Meeting has been called and before it is held, the Board of Directors may appoint a director until the next General Shareholders' Meeting.

### Removal of Directors

The Directors will leave office when the term for which they were appointed has elapsed or when so decided by the General Shareholders' Meeting in use of the powers of conferred by law and the Bylaws.

Directors must make their position available to the Board of Directors and formalize, if the Board deems convenient, the corresponding resignation in the following cases:

(a) When they cease to hold the positions, offices or functions with which their appointment as directors was associated;

(b) When they are involved in any of the cases of incompatibility or prohibition provided by law;

(c) When the Board itself so requests by a majority of at least two thirds of its members;

(i) If, due to a breach of their obligations as Directors, they are seriously reprimanded by the Board, following a proposal or report from the Appointments Committee; or

(ii) When remaining on the Board might place the Company's interests at risk;

(d) At the request of the Bank of Spain, the European Central Bank or any other authority with competence in the matter;

(e) When the Board, following a report from the Appointments Committee, deems it appropriate in those cases that may damage the credit and reputation of the Company, when the Director has ceased to meet the legal requirements of repute, experience and good governance established in Article 24 of Law 10/2014 and its implementing rules, or, in particular, when the Director is being prosecuted for criminal proceedings. In particular, if a Director is indicted or tried for any of the offenses set out in corporate legislation, the Board of Directors will examine the case as soon as possible and, in view of the specific circumstances, decide whether the Director should continue in office. The Board of Directors will give a reasoned account of all of the foregoing in the Annual Corporate Governance Report and, if appropriate, to the Bank of Spain, the European Central Bank or the competent authority.

Moreover, proprietary directors must present their resignation in the relevant number when the shareholder that they represent transfers or reduces their shareholding.

When, whether by resignation or otherwise, a Director ceases to hold office before the end of their term of office, they must explain the reasons in a letter to be sent to all members of the Board. Notwithstanding the fact that such resignation will be communicated as other relevant information, the reason for the termination will be included in the Annual Corporate Governance Report.

The Board of Directors will not propose the removal of any independent director before the expiration of the term of office for which they were appointed, except where just cause is found by the Board itself, based on a report from the Appointments Committee. In particular, just cause will be deemed to exist when the director takes on new positions or incurs new obligations that prevent them from devoting the necessary time to the performance of the functions inherent to the position of director, fails to comply with the duties inherent to their position or incurs in any of the circumstances that cause them to lose their independent status, in accordance with the provisions of the applicable legislation.

The removal of independent directors may also be proposed as a result of takeover bids, mergers or other similar corporate operations involving a change in the capital structure of the company, when such changes in the structure of the Board of Directors are prompted by the criteria for qualitative composition set out in these Regulations.

## Training

Within the framework of the Policy for the Evaluation of the Suitability of the Members of the Board of Directors, the General Managers and others of the like and Other Key Personnel for the development of the financial activity in Unicaja Banco, and in accordance with the provisions of the Training Policy of the Board of Directors, the Training Plan for both the Board of Directors and its Support Committees for fiscal year 2022, has as its final objective that the Directors have an updated knowledge of the activities of the Bank in the areas under their supervision, which allows for an effective corporate governance and, likewise, guarantees the individual suitability of the Directors and of the Board as a whole.

On an annual basis, the specific training needs of the directors are assessed and a specific training plan is developed for the Board of Directors and another reinforced plan for the members of the Audit and Regulatory Compliance and Risk Committees.

Within the Specific Training Area, it was considered appropriate to focus training, among other points, on ESG and Sustainable Finance.

## Remuneration Policy (GRI 2.19, GRI 2.20)

The remuneration of the members of the Board of Directors is established by means of the Directors' Remuneration Policy, which seeks to promote sound and effective risk management that, at the same time, favors the efficient development of the Company's business management and does not entail excessive risk-taking.

The Policy applies to all Directors, executive and non-executive, who hold office during all or part of the fiscal years in which the Policy remains in effect. The Company's Bylaws establish that the remuneration of the Board Members in their capacity as such shall consist of a fixed allowance and the payment of per diems for attending the meetings of the Board of Directors and its Committees. The maximum amount of the annual remuneration of all of the Directors in their capacity as such must be approved by the General Shareholders' Meeting and shall remain in force until such time as it is amended. The Board of Directors, subject to the limits and conditions established in the Remuneration Policy, shall determine the distribution of such amount and shall establish the remuneration of the different Directors, being in accordance with the functions and responsibilities attributed to each Director and the other objective circumstances it deems relevant.

When a member of the Board of Directors is attributed executive functions by virtue of any title, a contract between them and the Company must be entered into, which must be approved by the Board of Directors with the favorable vote of two thirds of its members. The Director concerned must abstain from attending the deliberation and from participating in the vote. The approved contract shall be attached as an annex to the minutes of the meeting. The Director may not receive any remuneration for the performance of executive duties whose amounts or concepts are not provided for in this contract. In any case, the remuneration corresponding to such contracts shall be in accordance with the current Remuneration Policy and, in particular, with the established limits and amounts. In addition to the remuneration indicated above, the Executive Directors shall be entitled to receive a remuneration consisting of the following:



1. A fixed portion, appropriate to the services and responsibilities assumed.
2. A variable portion, correlated to the performance indicators of the director and the company.
3. A welfare part, which shall include relevant pension and insurance.
4. An indemnity in the event of separation or any other form of termination of the legal relationship with the Company due to circumstances not attributable to the Director.

The Board of Directors is responsible for determining the target variables or metrics for the calculation of the variable portion, assistance provisions and compensation or their calculation criteria, within the limits and recommendations set forth in the current Remuneration Policy. The Remuneration Committee prepares the specific report, which will accompany the proposal for the Directors' Remuneration Policy, and ensures compliance with the established remuneration policy.

The Board of Directors annually prepares and approves an annual report on Directors' compensation. The report is provided to the shareholders on the occasion of the call to the General Shareholders' Meeting and is submitted to a consultative vote of the shareholders as a separate item on the agenda.

Unicaja Banco is subject to the provisions of the European Union, which subject the remuneration system for Directors, among other groups, to certain limits and guarantees. This set of regulations is reflected, in particular, in the Remuneration Policy Associated with Risk Management, which applies not only to Directors, but also to Senior Executives, risk-taking employees, those exercising control functions and all employees receiving overall remuneration that includes them in the same remuneration scale as senior executives and risk-taking employees whose professional activities have a significant impact on Unicaja Banco's risk profile at group, parent company and subsidiary levels (the "Identified Group").

Information on the remuneration of Unicaja Banco's executive and non-executive directors is available on Unicaja Banco's corporate website included in the information on remuneration in the Corporate Governance and Remuneration Policy section.

#### Processes for determining remuneration (GRI 2.19, GRI 20)

The process of approving Unicaja Banco's Directors' Remuneration Policy for the period 2021-2023 began with a proposal submitted to the Board of Directors by the Remuneration Committee. When making its decisions, the Remuneration Committee takes into account the long-term interests of the shareholders, investors, and other stakeholders of the Company, as well as public interest.

For the preparation of Unicaja Banco's Directors' Remuneration Policy for the period 2021-2023, the Remuneration Committee was assisted by the Company's internal services, which, in turn, received external advice and support from Uría Menéndez Abogados.

Likewise, the Remuneration Committee took into account the considerations of the Audit and Regulatory Compliance Committee and the Risk Committee in relation to the application of the Remuneration Policy within the scope of their respective competencies.

On February 25, 2021, with the favorable report of the Remuneration Committee, the Board of Directors agreed to submit the Directors' Remuneration Policy for the period 2021-2023 for approval by the General Shareholders' Meeting, which took place on March 31, 2021.

## Diversity (GRI 2.23, GRI 405-1)

Art. 16.5 of Unicaja Banco's Bylaws establishes the duty that the Board of Directors must 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 must 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 recasts and develops in a single text the diversity-related provisions of the bylaws, the board regulations and other policies in force at the Bank. This policy establishes a procedure to ensure that the selection procedure for Board Members promotes a diverse and balanced composition of the Board of Directors and its Committees, taking into account issues such as professional training and experience, age, gender, disability, independence and the measures to be adopted for its implementation, if applicable.

By defining quantitative and/or qualitative objectives in relation to the aspects of diversity considered for the purposes of this policy and their integration in the selection procedure for Board Members, Unicaja Banco pursues an adequate level of diversity among the members of the Board of Directors in order to, among other issues:

- Include on the Board of Directors a number of persons of the underrepresented sex to achieve a balanced presence of women and men.
- Achieve a more diverse and balanced group with different points of view, experience and criteria, which favors the generation of independent opinions and maximum autonomy within the Board of Directors, reducing the risk of groupthink and enriching the analysis and debates of the Board of Directors.

In the renewal processes of the Board of Directors, which occurred on the departure of several Directors during the 2022 fiscal year, the Appointments Committee has taken into consideration the necessary diversity in the composition of the Board, especially in terms of gender, which has allowed us to continue to comply with the commitments undertaken, achieving the 40% required by the end of 2022.

The Appointments Committee reports on the implementation of the Diversity Policy in its annual activity report and reports on it in the Annual Corporate Governance Report. As part of the annual review of the composition of the Board of Directors, compliance with the diversity objectives established from time to time is verified. In the event that these objectives are not met, particularly in relation to the underrepresented gender, the Company documents the reasons why they have not been met, and defines the measures to be adopted, with their respective deadlines, in order to ensure their achievement.

## MANAGEMENT TEAM

### EXECUTIVE DIRECTORS, GENERAL MANAGERS AND SIMILAR AND OTHER PERSONNEL WITH KEY FUNCTIONS FOR THE DEVELOPMENT OF FINANCIAL ACTIVITY <sup>1</sup>

#### EXECUTIVE DIRECTORS

1. Executive Chairman	Manuel Azuaga Moreno
2. CEO	Manuel Menéndez Menéndez

#### OTHER MEMBERS OF THE STEERING COMMITTEE

3. G.M. Deputy to the Chair(*)	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 de Joaquín Velasco
8. G.M. General and Technical Secretariat	Vicente Orti Gisbert
9. G.M. Credit Risk	Francisco J. Pérez Gavilán
10. G.M. Human Resources, Talent and Culture	José Maria de la Vega Carnicero
11. D. Strategic Planning and Budgeting	Agustín Lomba Sorrondegui
12. D. Office of the Chief Executive Officer	Ana Echenique Lorenzo
13. D. Transformation and Innovation	Cristo González Álvarez
14. D. Digital Businesses	Joaquín Sevilla Rodríguez
15. D. Investor Relations	Juan P. Lopez Cobo
16. D. Business Objectives and Monitoring	Marta Suárez González
17. D. ESG Business	Miguel A. Barra Quesada
18. D. Global Risk Control (CRO)	Cédric Blanchetière
19. D. Internal Audit	Jesús Navarro Martín
20. D. Regulatory Compliance	Galo J. Sastre Corchado

(\*) Control and Relationship with Supervisors

(\*\*) Corporate Development, Investees, Recoveries and Non-Core Asset Management

<sup>1</sup> Group subject to suitability assessment. G.M.:

General Manager.

D.: Director.

Financial activity in 2022





## ECONOMIC, FINANCIAL AND REGULATORY CONTEXT

The current context is marked by post-pandemic economic and commercial instability at the national, European and global levels, accentuated by the conflict in Ukraine, which has generated strong inflationary pressures at all levels of the supply chains. The response of the

The response of the various central banks is resulting in a significant reduction in liquidity and sharp rises in interest rates, introducing new uncertainties into the economies of households and companies, increasing the risk of credit restructuring and payment difficulties for some customers.

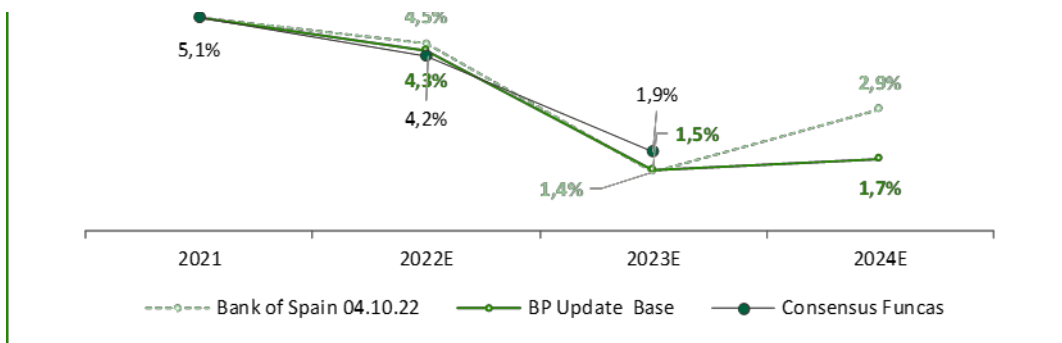
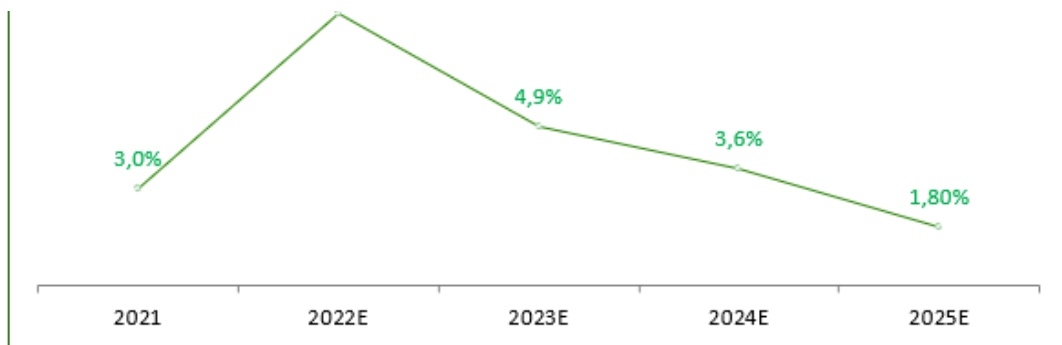
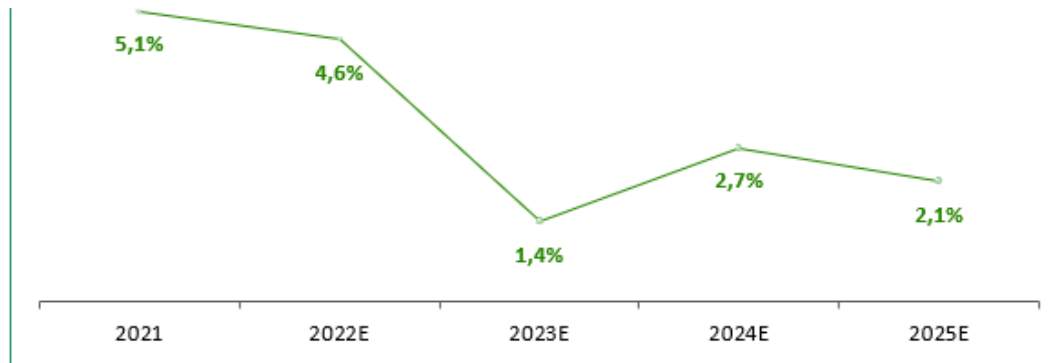
Geopolitical tensions and, in particular, the different scenarios for the evolution of the war in Ukraine mean that forecasts are subject to a high degree of uncertainty.

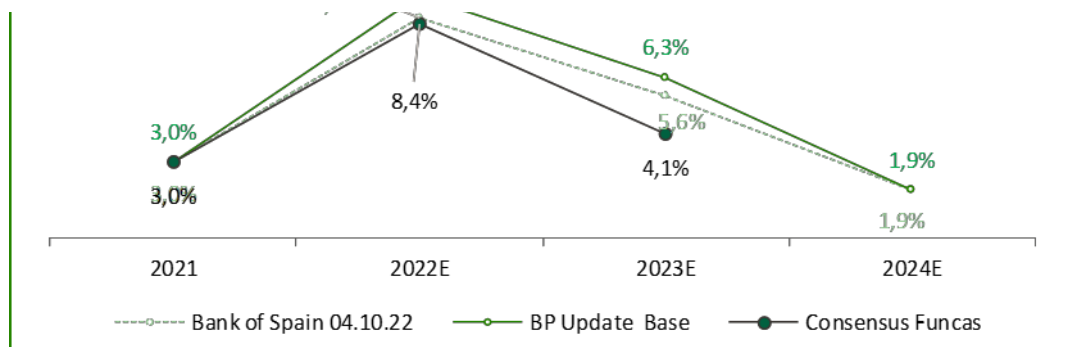
On the one hand, the energy crisis could be more intense than expected. Rising energy prices are weighing heavily on the global economy, which will be exacerbated if European gas storage levels are insufficient, complicating the de-escalation of inflation and increasing the risk of recession in the Eurozone. Of particular concern is the gas market, which is the most sensitive to geopolitical tensions, and its derivatives in electricity. In any case, the European authorities maintain the level of demand in terms of the normatively established objective [Regulation (EU) 2021/1119 of the European Parliament and of the Council of June 30] that the continent should be the first to achieve climate neutrality by 2050. In fact, the European Commission's REPowerEU Plan of May 2022, building on the "Objective 55" package of proposals in the wake of the Ukraine crisis, proposes an additional set of measures to: (i) save energy; (ii) diversify supplies; (iii) rapidly substitute fossil fuels by accelerating the transition to clean energy in Europe; and (iv) intelligently combine investments and reforms. All this will have an impact on the work demanded by society of the financial sector to achieve climate and energy goals.

Furthermore, another important source of risks relates to factors such as monetary policy tightening, rising real interest rates, weak household net income growth and declining confidence, all of which could weaken growth.

In contrast to the previous crisis, financial risks now appear moderate, but this will ultimately depend on the pace of monetary policy normalization. Moreover, past experience shows that interest rate hikes have a non-linear impact on the economy and the financial system. Risks may be slight in the initial phase of the rate adjustment process, but it remains true that an excessively aggressive adjustment of interest rates or an extension of the time horizon of the measures adopted to contain the impact on inflation could have second-round effects on inflation and lead to a prolonged recession. In the case of the Spanish economy, the latest updates of the macro scenario, such as those of the Bank of Spain, point to a slowdown in growth, not a recession, and a sustained improvement in unemployment rates.

### National macroeconomic forecasts





Source: Bank of Spain( December 2022)

Furthermore, the environment presents important challenges at both the social and sectoral levels:

- Accelerated cultural and behavioral changes, both by customers who adapt quickly to digital channels and by employees who are able to sustain high levels of productivity in part-time teleworking schemes.
- The increased concentration of the sector, which creates short-term opportunities 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 sustainability and climate change by investors, customers and regulators, with the consequent pressure on financial institutions acting as catalysts for sustainable transition, as stated earlier.

## MANAGEMENT MODEL

### Strategic Plan

The merger of Unicaja Banco and Liberbank took place in 2021. The merger has made the following possible:

- The creation of the 5th largest Spanish bank in terms of assets (approximately 110 billion euros), with a larger scale that allows it to invest in new business models, digitalization and talent attraction.
- Leadership in a relevant part of the region, and a remarkable commercial attractiveness.
- Achieving one of the lowest NPL ratios among listed Spanish banks.
- Becoming one of the most solvent banks in Spain, with a high liquidity position.



- Having a robust corporate governance model and a solid shareholder base.

With its Strategic Plan, Unicaja Banco aims to become a more profitable, sustainable and digital bank, with a low risk profile and increasing shareholder remuneration. In this sense, the Bank pursues the following:

**1. Accelerate commercial activity through greater specialization.**

- a. Consolidating the relationship with retail customers, improving digital capabilities and transactionality through the improvement of our relationship channels, and enhancing the Bank's competitive position in its payment services.
- b. Residential mortgages are a vector for attracting customers.
- c. Focusing on products with high value generation through the development of an advanced insurance banking model, with a focus on growth in non-linked products and the promotion of consumer credit through an advanced commercial system.
- d. Advanced management of the savings of the Bank's customers through a more complete range of products and services, including a firm commitment to the distribution of sustainable ("green") savings assets/products, and a more specialized and personalized model based on the use of data and its analytics, and on differentiated value propositions for personal and private banking customers

**2. Improve its efficiency through operational excellence.**

- a. Redesigning its customer relationship model and enhancing digital capabilities at scale driven by an omnichannel model, enabling it to manage customer needs ("360 customer" approach), supported by advanced analytics.
- b. By opting for a more specialized and efficient office model that enhances remote management.

**3. Advanced risk management following a conservative and prudent approach.**

- a. Focusing management on low-risk portfolios, mortgages and consumer portfolios with existing customers and on pre-approved models.
- b. Accelerating asset transfers and maintaining a low cost of risk thanks to positive NPL coverage and a low portfolio risk profile (based on an above-average weight in the mortgage and public sector portfolios versus the corporate and consumer portfolios).

**4. Drive digital transformation.**

- a. Redesigning and optimizing processes with a customer-focused vision and centralizing processes to improve efficiency and obtain a transversal vision of them.
- b. Digitizing processes, improving digital transactionality and digital sales capabilities to reposition the Bank in the market.
- c. Reviewing the operating and organizational model derived from the process transformation.

**5. Commitment to sustainability.**

- a. Promoting sustainability proposals in all lines of business (financing and investment) driven by the ESG Business Management.



Unicaja Banco has opted for the creation of Departments dedicated to the promotion of sustainability. We are developing a methodology for identifying, measuring and managing risks derived from the climate on business and from business on the climate. Moreover, the Bank continues to foster an institutional culture that identifies and discloses appropriate management of short- and long-term climate and environmental risks, among other sustainability-related risks, to the market and stakeholders.

- b. Developing an advisory offering linked to Next Generation EU funds.

The Bank has identified metrics for achieving sustainable objectives in line with its strategy, committed to an offer of products and services with a focus on increasing the transparency of financial activities and reducing its own carbon footprint as well as that of its credit and investment portfolios.

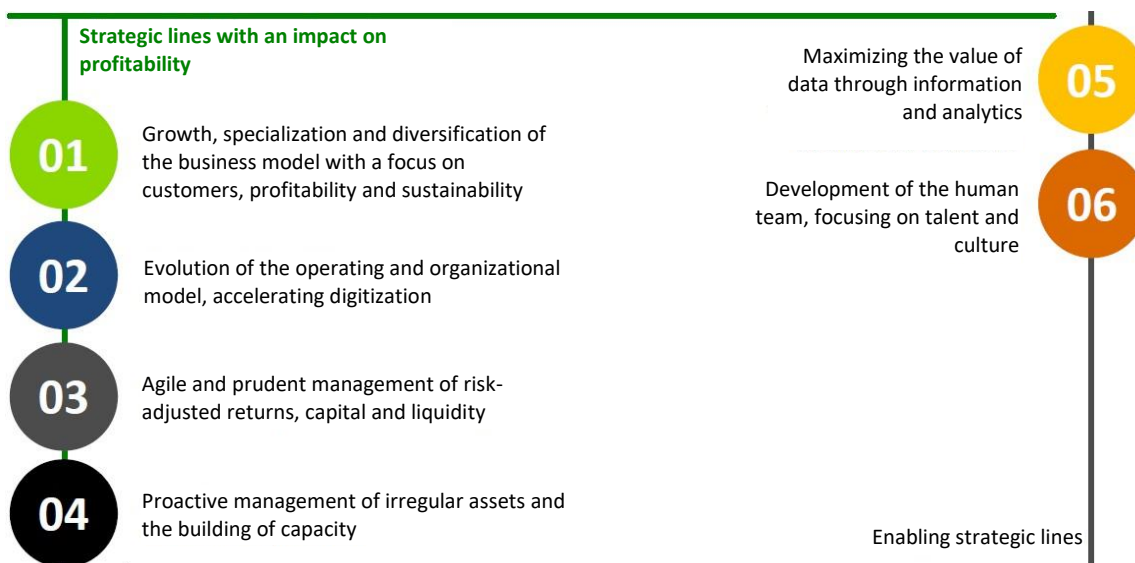
- c. Developing and executing the Sustainable Finance Action Plan, aligned with supervisory expectations on climate and environmental risk management.

#### Unicaja Banco Group: a vision projected on four levels

			
Customer	Shareholder	Employees	Company
<ul style="list-style-type: none"> <li>• Excellent service quality, adaptable and agile response</li> <li>• Service tailor-made for customers' needs</li> <li>• Building long-term relationships and trust (transparency)</li> <li>• Continuous innovation for efficient, value-added solutions</li> </ul>	<ul style="list-style-type: none"> <li>• Sustainable profitability</li> <li>• Efficient risk management</li> <li>• Best corporate governance practices</li> <li>• Solid solvency</li> <li>• Diversification into <i>right-to-win</i> businesses</li> </ul>	<ul style="list-style-type: none"> <li>• Highly qualified and committed team</li> <li>• Continuous development of our professionals</li> <li>• Strong values and culture shared by the whole organization</li> </ul>	<ul style="list-style-type: none"> <li>• Commitment to financial education and inclusion</li> <li>• Impact and social action in the areas of influence</li> <li>• Respect for the environment</li> <li>• Promoting sustainable finance</li> </ul>

The Unicaja Banco Group's current business model thus maintains a predominantly retail banking orientation as its main characteristic, aimed at individuals and SMEs, in which proximity to customers and the establishment of long-lasting relationships with them are key elements to optimizing the risk profile.

## Unicaja Banco: 6 strategic lines focused on profitability



The capillarity of the Group's commercial network makes it possible to develop this business model in which proximity to the customer is a fundamental aspect, both through the network of offices and the digital media available. Unicaja Banco currently has an extensive branch network and a multi-channel activity that allows it to offer certain retail products that generate strong linkage, focusing its commercial strategy on attracting retail funds, based on the linkage of households and small- and medium-sized non-financial companies. In this area, the positioning in on-balance-sheet funds is noteworthy, in which the Bank has historically had one of the best market shares.

## Offices in Spain and quota as of September 30, 2022

Offices in Spain and quota as of September 30, 2022



In this sense, the Group is distinguished by its high degree of knowledge of the territories that constitute its scope of action, its bond and empathy with the 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 and agents.

## Sustainable Finance (GRI 2.12)

### Sustainability Policy 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, which is more oriented towards sustainable finance, based on the Group's values and stakeholder relations and expectations.

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 Bank 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 objective of promoting, among others, social and financial inclusion, and the contribution to the fight against climate change and the preservation of the

environment, from the point of view of efficient business management and the harmonization of all this with the objectives 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 dialog 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.

Unicaja Banco has continued implementing the measures set forth in the Sustainable Finance Action Plan, approved in 2020, and revised in 2021, with which it promotes the integration of ESG criteria into its business model. This was a strategic decision for the Bank, approved by the Board of Directors. In 2022, significant progress has been made in terms of the implementation of the measures included in the Plan. More than half of the measures have already been implemented, and almost all of the remaining measures are in progress.

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.

The following table shows a summary of the main aspects considered in the Sustainable Finance Action Plan, and their status at year-end 2022:

Scope of action	Description	Supervisory expectation	Milestones by
Business environment analysis and business strategy	Definition of global business objectives that integrate climate risks and definition of internal criteria for the classification (taxonomy) and marketing of ESG products	1, 2, 4	6
Government	Review of functions, structure and composition of governing bodies in relation to ESG risk management	3	4
Organizational Structure	Analysis of the organizational structure (centers and committees) for climate risk management. Control and three lines of defense model	5	4
Data infrastructure and scorecards	Information requirements, data collection and construction of an "ESG Risk Scorecard" and development of ESG metrics	6	3
Management of credit risk	Review of policies and processes in the intake and risk monitoring phases for the integration of ESG factors. Exposure to physical and transitional risks	8	4
Liquidity, market and operational risk management	Review of policies, procedures and processes for market, liquidity and operational risks, including critical assets and Business Continuity Plan	9, 10, 12	4
Risk management integration	Materiality analysis, scenario analysis (baseline and adverse) and stress testing, risk appetite framework (RAF), integration into capital and liquidity assessment processes, and recovery plan	4, 7, 11	5
Disclosure of information	Review of information disclosure processes, in particular the Non-Financial Information Statement (EINF), including calculation of the carbon footprint (Scopes 1, 2 and 3, which includes the financed portfolio) and alignment with the European Union Environmental Taxonomy	13	1

\*Section of the European Central Bank's Guide on climate and environment-related risks.

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 2022-2024 Strategic Plan focuses on a commitment to sustainability in all lines of business. The new challenge of sustainability is assumed by the Group as an opportunity for development and improvement in its daily management, for which it works 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, eco-sustainable 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 2022 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. This section also reports on the internal classification system developed in 2022.

### Sustainability management structure

With regard to the Group's internal governance for the management of sustainability-related issues in general, the Bank 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.

Three noteworthy milestones were reached in 2022: the revision of the roles and responsibilities related to the management of sustainability factors, in particular climate risk; the revision of the composition, functions and competencies of the Sustainability and Corporate Social Responsibility Committee; and the creation of a Sustainability Committee to support the Board of Directors. For more details, see the "Climate risk management" section of this report.

### 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.

New in 2022, work has begun on linking training-related KPIs to the workforce, which can be consulted in the "Training and career plans" section, with specific objectives, which will begin to be managed and disclosed in the future. The Group's intention, in line with the very nature of sustainability reporting and with supervisory recommendations, is to extend this practice to a significant number of KPIs of those contained in the Statement of Non-Financial Information.



As a complement to the design of this training program, Unicaja Banco has created the School of Sustainable Finance in Uniecampus, 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. Furthermore, 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 (applicable 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 (pending regulatory development in 2023 for effective management by companies).

For a better understanding and analysis of the current ESG products marketed by the Group, 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, although, beforehand, the new internal classification system is set out.

### Internal sustainable business classification system

In 2022, the Bank developed an internal sustainable business classification system, called the Internal Sustainable Business Taxonomy.

This system will be used exclusively for the purpose of identifying and classifying the Bank's sustainable business, and will complement and respect the basic principles of the European Union's Environmental Taxonomy, in the application of which the Bank is also making substantial progress, as can be seen in this same Statement of Non-Financial Information, as well as in that of 2021.

The internal system will make it possible to identify at source, classify, record, operate and, therefore, manage the sustainable business of the Bank's customers, which will facilitate their measurement and the setting of business objectives.

Unicaja Banco's classification model is based on a hierarchy of classification:

- Finalist products.
- Purpose of the operations.
- Customer activity.



In terms of products, classification is based on their original purpose (environmental, social or governance), with those products being included in the catalog of sustainable products if such purpose is aimed at achieving or promoting environmental or social characteristics, specifically, in the current phase of development of sustainability in the Group.

In the product catalog, financing products and savings and investment products are duly differentiated according to their position in the Bank's balance sheet.

With respect to the purposes of the transactions, the Bank will use the analytical purpose field of its information systems to identify the use of funds in asset transactions. Six strategic sustainable activity blocks are identified: green buildings, renewable energy, energy efficiency, clean transportation, natural resources and transition economy.

Finally, with regard to customer activity, the internal classification model is based on the identification of customers obliged to disclose information based on the European Union Environmental Taxonomy (larger customers), or based on estimates or proxies for those not obliged to disclose information.

It is foreseeable that customers required to report sustainability indicators will increase in successive years, especially in application of the Corporate Sustainability Reporting Directive (Directive 2022/2464) as of fiscal year 2024. The model described above will therefore reflect this increased information as it is made public by the counterparties.

### ESG product financing

**Discount-rate *Oxígeno* mortgages.** This is a mortgage product marketed through the commercial network. 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.

**Individual Ecomobility Loan** Fixed-rate personal guarantee loan with a maximum term of 8 years, for the purchase of "eco" vehicles: battery electric cars, extended range electric cars, plug-in hybrid electric cars with a range of 40 km, fuel cell vehicles, plug-in electric cars with a range of less than 40 km, non-plug-in hybrids, vehicles powered by natural gas or liquefied petroleum gas.

### Loans associated with the promotion and development of clean energy.

**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 10 years, with the possibility of a grace period of up to 6 months and the possibility of financing up to 100% of the cost of the work.

Its objective is to finance renovation or rehabilitation works of residential buildings that contribute to the improvement of energy efficiency or to the implementation of renewable energy sources of common use and that reduce the consumption of non-renewable primary energy (ENPR) of the building. 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.

EDP photovoltaic installation loan: This is a personal loan for the installation of photovoltaic self-consumption with a term of up to ten years. In all cases, a 3-month grace period for principal and interest is included in the total term of the operation. Its objective is to encourage and promote the installation of photovoltaic systems for self-consumption by individuals, SMEs and the self-employed, both for private and business use.

ICO Residential Building Rehabilitation Line. The Bank has adhered in 2022 to the ICO Residential Building Rehabilitation line for the Financing of Residential Building Rehabilitation Works that meet the requirements established in the Agreement and in the Agreement of the Council of Ministers of July 11, 2022, and to which aid has been granted by the Autonomous Community -or the Cities of Ceuta and Melilla- in which the building is located. Financing would be provided for refurbishment works carried out by individuals or homeowners' associations that contribute to improving energy efficiency.

#### Loans associated with the promotion of sustainability in agriculture.

Ecosustainability Agro Loan: This is a loan to finance sustainable investment projects in the agricultural and livestock sector. It is aimed at financing sustainable investment projects with a focus on energy efficiency in the agro-livestock sector, such as water efficiency projects, renewable energies, waste management, ecological agriculture and development of the rural environment.

#### “ing” products.

Renting Lease Plan: 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

Investment funds: Collective Investment Institutions (CIIs) that invest the resources raised from the fund's shares in investments that promote environmental or social characteristics.

Mixed Sustainable Unifond Fund. 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.

Liberbank Solidarity Fund: 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.

Liberbank Multi Manager FI Fund. The fund's management objective is to achieve long-term capital appreciation by investing in suitable asset classes on a global basis, using non-traditional or alternative strategies and techniques, using derivatives where appropriate. At least 51% of long positions are invested in companies with positive environmental and/or social characteristics with best governance practices.

Liberbank Global Macro Fund. It invests mainly in sustainable securities, directly or through derivative financial instruments, without determining the percentage.

Liberbank Mega Trends Fund. Global Fund. Its management objective is capital growth by investing in sustainable equities linked to the major global trends that will affect the world's future. ESG financial and socially responsible investment criteria are applied, prioritizing environmental criteria without discarding governance criteria. Directly and indirectly through CII's, it invests more than 70% of its assets in CII's that promote or have ESG characteristics as their objective.

Liberbank European Opportunities Fund. Subordinated Fund. An ESG policy (environmental, social and corporate governance criteria) has been implemented and the investment process includes a consideration of sustainability risks, among other key criteria.

Liberbank Income FI Fund. Subordinated Fund. At least 51% of equity is invested in issues with positive environmental and/or social characteristics and best governance practices.

Liberbank Bonos Global Fund. Subordinated Fund. At least 51% of assets are invested in issuers with positive environmental and/or social and best governance practices.

Unifond Conservative, FI Fund Global Fund. In addition to financial criteria, the fund promotes environmental and social characteristics through investment in CII's which, in turn, invest in companies/issuers whose ESG management follows high best practice standards.

Unifond Moderate, FI Fund Global Fund. In addition to financial criteria, the fund promotes environmental and social characteristics through investment in CII's which, in turn, invest in companies/issuers whose ESG management follows high best practice standards.

Unifond Dynamic Fund, FI. Global Fund. In addition to financial criteria, the fund promotes environmental and social characteristics through investment in CII's which, in turn, invest in companies/issuers whose ESG management follows high best practice standards.

Unifond Careful Management, FI. Promotes environmental and social features aligned with the UN Sustainable Development Goals.

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

Uniplan Sustainable Future: This fund promotes environmental or social characteristics.

### Agreements and arrangements

**Motor insurance:** 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.

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

**Installation of photovoltaic panels:** 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.

**Agreement with Smart City Cluster:** Agreement that seeks to promote technology and innovation initiatives and projects, as well as sustainable finance, within the framework of the promotion of smart cities. It is an alliance of more than 150 companies and institutions for the development of smart cities and has a partnership with nearly 50 Spanish cities.

**Reactivate financing line:** Collaboration with Sociedad de Garantía Recíproca de Asturias (Asturgar SGR): to support SMEs and the self-employed in Asturias with the *Reactivate* financing program. The program consists of 6 lines that provide financing through loans guaranteed by the SGR guarantee and whose guarantee costs are subsidized by the Institute for Economic Development of the Principality of Asturias (IDEPA). Line of financing for SMEs and the self-employed in Asturias for various purposes, including the financing of sustainable projects.

**Agreement with the Biodiversity Foundation (Fundación Biodiversidad):** The Biodiversity Foundation is a public organization, whose objective is to protect and promote the care of biodiversity and natural heritage in Spain, under the Ministry for Ecological Transition and the Demographic Challenge, in charge of managing part of the aid from the Recovery, Transformation and Resilience Plan (Next Generation EU Funds). Under this agreement, Unicaja Banco will offer economic guarantee operations for advancing aid granted by this organization and loans for complementary investments in subsidized projects. For its part, the Biodiversity Foundation undertakes to publicize the agreement, to inform the beneficiaries of the aid and, where appropriate, to put these beneficiaries in contact with Unicaja Banco's commercial network.

### **Specific agreements for sustainable mobility:**

**Agreement with Ebroh Bikes.** Here the aim is to market a folding urban electric bicycle, an electric mountain bike and four electric motorcycle models (with ranges from 60 to 80 km/hour) as part of our clear commitment to sustainable mobility.

**Agreement with Invicta Electric.** Its purpose is to market electric scooters, electric microcars, high autonomy electric bicycles and motorcycles to the Bank's customers, with special conditions depending on the product model chosen, such as: discounts, free insurance for the first year and free registration and/or shipping costs.

Agreement with Next Electric Motors S.L. 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.

Installation of electric chargers. It offers our customers the installation of electric chargers, with or without financing, thus expanding the range of products associated with electric mobility. The agreement was signed with EDP, with the latter assuming all supply logistics and costs.

Agreements for Building Rehabilitation. Collaboration agreements for the Bank to prescribe to its customer portfolio the services of digitalizing agents to improve the energy efficiency of buildings.

Agreement for building rehabilitation with AgentiaR+. Collaboration agreement for the Bank to prescribe Agentia's services for building refurbishment to its customer portfolio, offering a "turnkey" service. This is a rehabilitation agent set up by TINSA.

Agreement for building rehabilitation with Acierta Asistencia. Collaboration agreement for the Bank to prescribe Acierta Asistencia's services for the rehabilitation of buildings to its customer portfolio, offering a "turnkey" service. This is a rehabilitation agent from the CASER Group.

## BUSINESS MODEL, CHANNELS AND LINES OF ACTIVITY (GRI 2.6, GRI 203-1)

As the highest-ranking management and supervisory body of the Bank, the Board of Directors sets Unicaja Banco Group's 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 of 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, the Bank is the leader in six autonomous communities: Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León and Extremadura, although it is also present in other regions such as Madrid, Ceuta and Melilla.

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 deploys various strategies to gain 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 make it possible to develop this business model in which proximity to the customer is a fundamental aspect.

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. The rest of the companies are serviced through Corporate Banking.

References to the sustainable business model in particular can be found in the "Climate Risk Management" section.

## 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 existing capacity to the conditions of the current economic and financial environment, at the end of 2022, the Group had 972 offices, 971 in Spain, distributed in 39 provinces and in the Autonomous Cities of Ceuta and Melilla, and a representative office in Mexico. Of the total (508 including Ceuta and Melilla), 52.26% is in Andalusia and Castilla y Leon.

At year-end, Unicaja Banco had 528 financial agencies managed by 419 agents. In recent years, the Unicaja Banco Group has made an effort to strengthen its network of financial agents, who provide service to the Bank's customers in rural areas. This model allows the Bank to be present and close to small municipalities and rural areas, providing face-to-face service and helping to avoid financial exclusion, while at the same time optimizing efficiency levels.

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 and agent network, as of the close of 2022, the Unicaja Banco Group had 2,469 ATMs, 31,733 dataphones and point-of-sale terminals and 3.26 million credit/debit cards in operation.

By the close of 2022, the number of Internet banking users had reached 3.1 million users, with more than 2,697 million transactions carried out through this channel.

The *Junto a Ti* ("Close to You") remote management service, as an omnichannel management model, seeks 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.

On the other hand, in addition to the aforementioned channels, the Bank provides service through the traditional telephone service and digital channels (app, web), which have experienced significant advances in general after the pandemic.

Commercial network. Unicaja Banco Group	12/31/2022	12/31/2021
Distribution network	Group	Group
Offices	972	1,374
Automatic teller machines	2,469	2,679
Partner agents	3,192	3,183
Financial agents*	419	-
Financial agencies*	541	-
Bank cards issued	3,106,712	3,257,630
Dataphones and POS terminals	31,733	32,426
Electronic banking		
Univía operation users	3,106,712	3,021,612
	2,697,680,441	2,690,033,432
<i>Junto a Ti</i> remote management		
Customers Managers	193,212	193,588
	59(*1)	65(*2)

(\*) Data provided for the first time. (\* 1) 57 managers + 2 center managers. (\* 2) 63 managers + 2 center managers.

## Business lines

The main lines of the Bank's 2022-2024 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.

In the business area, the launch of the NEXT simulator, a platform that helps our customers find and apply for aid and subsidies linked to the Next Generation European Funds for boosting trade and business, stands out.

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, the energy rehabilitation loan for homeowners' associations, a mobility master plan, investment funds and sustainable pension plans, as detailed above.

### 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. Commercial payments via mobile devices have been available since 2018.

In 2022, after the pandemic, the growth of cards as a means of payment in shops continued to outpace cash. The number of credit cards has also shown a better evolution compared to debit cards, as they offer greater benefits and coverage. Since 2022, it has also been possible for certain customers to contract a credit card via digital banking.

Bizum is consolidated as a payment method between individuals, favoring digitalization and becoming another widespread payment method in e-commerce.

The point-of-sale terminal (POS) is a basic strategic element. In November 2022, the agreement with EVO Payment was finalized, with the entire acquisition becoming the property of the Company as of that date. 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 (BNPL) solutions to small- and medium-sized businesses.

Following the adaptation in 2020 of authentication processes for e-commerce purchase transactions in line with European regulations on payment services to make them more secure, Unicaja Banco has continued to work on ways of verifying the identity of its customers through Strong Customer Authentication, using biometric identification and improving the customer experience in electronic payment.

### Customer resources

Within the framework of the 2022-2024 Strategic Plan, 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 2022 considerable progress was made in the ESG transformation of the product range and various initiatives were launched to strengthen existing services, optimize their adaptation to customer needs and lay the foundations for the future launch of new services linked to the management of long-term savings.



### Financing to individuals

The purchase of housing continues to be the largest investment for families. Unicaja Banco offers customers various financing alternatives under very competitive conditions. During 2022, it has worked on improving processes and digitalization, making the “100% digital mortgage” available to customers, reinforcing the multi-channel objective and improving the customer experience.

For consumer finance for individuals, in addition to the smaller amounts that are financed through credit cards, which means credit is permanently available to the cardholder, it is worth highlighting the pre-concession of loans and advances in contracting through digital channels, increasing the number of customers who can access these products.

Furthermore, household financing also includes a product designed to respond to 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.) Through the finalist financing of products, such as those covered by agreements like Play Station or with solar panel manufacturers, customers have easier access to interesting offers.

### 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.

The Group is dedicated to encouraging and maintaining a sustained and inclusive commitment to companies, encouraging, promoting and coordinating the aid necessary for their consolidation.

It is worth highlighting, in the current post-pandemic context, the additional effort made and the support given to companies and the self-employed, making specific lines of financing available to them with ICO guarantee or CESCE coverage. The Group continues to fulfill its mission: to stand by our customers in one of the most complex 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 (confirming, foreign trade financing, etc.), which allow all types of operations and management, and with the support of specialized managers, we provide payment and collection solutions to our customers; we also provide the necessary financial support to companies, the self-employed and businesspeople, allowing them to finance their investment projects.

### Personal and private banking

Personal and private banking manages the needs of customers in the personal banking and wealth segments in a personalized way, through a group of highly specialized centers and managers, which are able to offer customers solutions tailored to their income level. The Group strives to

protect and grow its customers' assets in a long-term relationship based on trust and transparency. With this philosophy, we treat our customers in an exclusive, professional and close manner.

### Corporate banking

This is the segment that manages groups or corporations with a turnover of more than 150 million euros, which require specialized solutions.

It comprises three business areas - territorial divisions, institutional business and real estate and developer business - as well as related product areas that provide services to customers, such as syndicated operations and project finance (within specialized financing) and customer treasury.

Its scope of action is mainly at the national level, extending its management to national public institutions, as well as regional and local ones. It manages more than 400 business groups and has a differentiating offer of structured finance products and advice on asset financing.

Corporate Banking maintains a specialized team with extensive experience in the management of financial services, with a firm commitment to accompany customers in their development process and meet their needs, helping them to achieve their objectives and including responsible banking criteria that contribute to the progress of society.

The priority for the future is to continue transforming the business, in line with the 2022-2024 Strategic Plan, creating links with customers as "strategic partners" and strengthening value-added services, with an emphasis on ESG solutions and digital content.

### International Business

The development of international business through the Commercial Banking, Business Banking and Corporate Banking channels is one of the most important milestones for Unicaja Banco.

At present, efforts are being redoubled in this line of business, increasing the existed capacity (opening of new company centers) and improving the productivity of the portfolios. Furthermore, improvements and new developments are being implemented in the area of products and services specifically aimed at the internationalization of our customers. The foreign trade solutions portfolio, which will incorporate new services in the short term, facilitates companies' expansion projects and international sales and purchases:

- Granting them financing to boost their exports, anticipating the product and service manufacturing cycle, as well as the customer collection cycle - or to favor imports - financing payments for purchases made from suppliers abroad.
- Granting them guarantees and counter-guarantees, in all of their modalities, which allow them to bid for tenders abroad or to cover the maintenance period established in machinery sales contracts, as well as to guarantee the collection of receivables from abroad.

- Facilitating the management of foreign accounts through existing payment and collection methods, by means of remittances and import and export documentary credits.
- Providing foreign exchange risk hedging of the customer's exposures in foreign currencies.

### Insurance business

The activity in 2022 has been marked by the integration processes of the banking-insurance operators and the reorganization of the life agreements with the different partners.

The year 2022 saw the integration of the banking-insurance operators. The offer of the two merged companies has been homogenized and a support structure has been created within the operator (operational and commercial).

As a continuation of the policies applied in previous years, the effort focused on helping our customers to keep their personal and asset 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 line of action, 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 how important achieving them is to the agricultural sector.

During 2022 it has maintained its support both for the financing of investments in farms for, among other purposes, improving energy efficiency and the modernization of irrigation systems to help reduce the environmental impact and the effects of climate change, and for the dissemination and transfer of knowledge among the national agricultural community about the new European regulations that will govern the new multi-annual financial framework of the Common Agricultural Policy, which begins on January 1, 2023, with informative seminars.

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





## OVERALL RISK MANAGEMENT

### Overall risk management

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

- A system of governance and organization of the risk function based on the active involvement and supervision of the Top Management, which approves the Bank's general policies and business strategies and lays down the overall risk management and control guidelines.
- 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 to which the Unicaja Banco Group pays close attention so as to keep a prudent, balanced risk profile at all times in order to meet its solvency, profitability and appropriate liquidity objectives, which translates into a solid, consistent risk culture.
- A selection of suitable methodologies for the identification, measurement, management and control of risks, which undergo a continuous process of improvement and are in line with regulatory requirements. At the same time, the Group matches its equity requirements to the level of actual risks stemming from its banking activity.
- A supervisory model based on the three lines of defense model, something which is in line with the expectations of regulatory and supervisory authorities.

The Unicaja Banco Group's overall risk management and control policies, methods and procedures are approved and periodically revised its Board of Directors.

Based on the current regulatory framework, Unicaja Banco's organizational structure includes an Overall Risk Control Unit, which is accountable to the Vice Chairman's Office, which is in charge of controlling and relations with supervisors and is functionally independent from the departments that create exposures. One of the functions of this unit is to take control, from a global perspective, of all of the risks for the Bank.

The organization of the Unicaja Banco Group's Top Management has a well-defined internal structure that supports this unit and enables it to implement all of the decisions it makes.

### Risk appetite framework

The Group's risk management and control is arranged via, among others, the Risk Appetite Framework (RAF), which is approved by the Bank's Board of Directors.

The Unicaja Banco Group uses this RAF as an instrument for implementing its risk policy and as a key management and control tool that allows it to: formalize its risk appetite statement; specify its risk objectives in line with its corporate strategy, whereby it acts as a reference for guiding the activities that are carried out; formalize the risk supervision and monitoring mechanism so as to ensure compliance with its risk appetite; integrate all risk control and management processes into a common framework; and strengthen and disseminate its risk culture.

The development of this framework as the Group'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 Group is willing to assume and establishing different metrics for their quantification, control and monitoring, which allow it to react to certain levels or situations.

Therefore, the main aim of Unicaja Banco's RAF is to establish a set of principles, procedures, controls and systems by means of 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 2022-2024 Strategic Plan, in accordance with the lines of action established therein.

The main goal in managing the different risks is to achieve a risk profile that falls within the desired risk appetite level, which is defined based on the established limits, those management measures that are considered most appropriate to achieve this being taken.

In addition, this framework establishes different metrics for the quantification, control and monitoring of risks, which permit reacting 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 identifying material risks, in which methodologies for the quantification of all risks to which the Bank is exposed are used. Likewise, it defines a criterion for selecting those risks which are material and hence must be managed and controlled more proactively. This management and control involves, among other things, the allocation of capital within a Internal Capital Adequacy Assessment Process (ICAAP) or, in the case of the liquidity risk, the allocation of a liquidity management buffer, which is assessed within a Internal Liquidity Adequacy Assessment Process (ILAAP). The process of quantification and identification of material risks is carried out on a recurring basis, which allows the Bank to identify emerging risks at all times.

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

The Overall Risk Control Unit monitors compliance with the Risk Appetite Framework via the existing metrics for each type of risk. The follow-up on these metrics are reported to Senior Management and its governing bodies.

The Bank has integrated its Risk Appetite Framework into its strategy, its ICAAP and ILAAP, its corporate risk policies and its Recovery Plan, among others. The Bank ensures the observance of 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 managing each type of risk.

### General risk governance framework (GRI 207-2)

The Bank's 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 following is a list of the bodies that are directly involved in Governance, their main functions and responsibilities as regards risk management and control being indicated, without prejudice to the other functions envisaged in the Law and in the Bank's Bylaws and regulations and manuals, where applicable. See further details in this regard can be found in the "Risk Control Information" section of the Unicaja Banco corporate website.

#### The Board of Directors

The overall risk management and control policies, methods and procedures are approved by the Bank's Board of Directors.

- Approving the risk control and management policy, including tax risks, as well as periodically monitoring all internal information and control systems.
- Approving the RAF and its subsequent modifications, at the Risk Committee's proposal.
- Taking the RAF into consideration in the day-to-day management of the Bank and, especially, in the making of strategic decisions.
- Being informed, at least on a quarterly basis, of the monitoring of the RAF by the Risk Committee, without prejudice to the information that it may request of the latter at any given time.
- Taking all relevant corrective measures when deemed appropriate.
- Specifically approving, where appropriate, the maintenance of situations that involve a limit breach.

#### The Risk Committee

The following are among its main functions:

- Advising the Board of Directors on the Bank's overall risk appetite—current and future—and its strategy in this area and helping it to monitor the implementation of this strategy.
- Ensuring that all risk control and management systems work properly and, in particular, that any significant risks that affect the Company are properly identified, managed, and quantified.



- Ensuring that all risk control and management systems properly mitigate the risks within the framework of the policy defined by the Board of Directors.
- Actively taking part in drawing up the Company's risk management policy, ensuring that it identifies at least the following:
  - The different types of financial and non-financial risks (including, among others: operational, technological, legal, social, environmental, political and reputational) that the Company faces, contingent liabilities and other off-balance sheet risks being counted among the financial and economic risks.
  - The level of risk that the Company considers acceptable.
  - The measures envisaged to mitigate the impact of the risks identified, should they materialize.
  - The information and internal control systems that will be used to control and manage the aforementioned risks, including all contingent liabilities and off-balance sheet risks.

#### The Audit and Regulatory Compliance Committee

This Committee assumes duties regarding the information and internal control systems, supervising, among others, the effectiveness of the internal financial information control system (IFICS).

Among these functions, the assessment of all matter concerning the company's non-financial risks—including operational, technological, legal, social, environmental, political and reputational risks—stands out as far as risks are concerned.

#### The Technology and Innovation Committee

Among the functions conferred on this Committee is the monitoring of the technological risk in general.

#### Sustainability Committee

Among the functions attributed to this Committee, created in 2022, is the monitoring of the processes of identification, evaluation, control and management of risks in the area of sustainability.

### **Risk control model**

The risk management and control model adopted by the Bank contemplates, among others, the following risks:

#### **Credit risk and concentration and management of nonperforming loans**

Credit risk is defined as the risk of incurring losses as a result of a default on payments due to the Company. This risk is inherent to its operations.

Unicaja Banco has a Customer Credit Risk Policies, approved by the Board of Directors, which establishes the framework for properly controlling and managing the credit risks inherent to the Bank's credit investment.

This manual defines all mandatory risk policies and procedures, details the activities and tasks to be performed, delimits the responsibilities of the different areas involved in the transaction granting and monitoring processes, establishes the risk appetite decided by the Bank and its articulation through risk limits and types of transactions and documents in a structured and unified manner all general and specific aspects related to most of the credit investment transactions.

Likewise, the Unicaja Banco Group has scoring and rating models integrated in its approval, monitoring 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 or the classification of credit operations.

Additionally, it should 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.

Regarding the granting of credit transactions, Unicaja Banco has detailed policies, methods and procedures to ensure it grants loans and credit to consumers in a responsible manner.

Unicaja Banco has adapted its policies, processes and tools for identifying and measuring credit risk in the context of the coronavirus pandemic (COVID-19).

### Market risk

Market risk is defined as the possibility of the Bank incurring a loss from holding positions in the markets as a result of adverse movements of the financial variables or of risk factors that determine the value of such positions.

Even though market risk is assigned to trading positions for solvency purposes, the Unicaja Banco Group has developed policies, processes and tools for managing the market risk corresponding to its entire portfolio of securities entered at a fair value for accounting purposes.

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 carries out the measurement and control function by establishing a structure of quantitative limits and a system of powers in financial market operations. The Group has detailed information on the different subrisks and has assigned limits within its Risk Appetite Framework that allow it to adequately monitor and, if necessary, mitigate such risks.

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

### Liquidity risk

Liquidity risk can be defined in different ways as it is not a unequivocal concept. Generally, liquidity risk can be considered to have the following three different meanings:

- The cost of unwinding a position in a real or financial asset (refers to the difficulties that may arise to unwind or close a position in the market, at a given time, without producing an impact on the market price of the instruments or on the cost of the transaction (Market or Asset Liquidity).
- A mismatch between the degree of enforceability of liability operations and the degree of performance of asset operations (funding liquidity).
- A mismatch between the capabilities for growth of the investment activity arising from the impossibility of finding financing commensurate with the risk appetite to leverage asset growth strategies (strategic or structural liquidity).

The Bank establishes prudent policies and objectives that contemplate normal market conditions and also contingency plans for stress or crisis situations, both its own and of the market.<sup>1</sup>

The Unicaja Banco Group has set limits to the liquidity risk to control its exposure thereto and maintain such exposure within authorized levels.

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

The Unicaja Banco Group practices a diversification policy in order to avoid excessively concentrated exposures to the structural liquidity risk. Likewise, in its management of liabilities, it diversifies its sources of funding, ensuring that they are diversified by market, maturity and product, in order to steer away from difficulties at particular moments of crisis or of the markets.

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<sup>1</sup> Unicaja Banco has participated in the European Central Bank's first climate stress test, carried out in 2022, the results of which were published in aggregate form by the supervisor. The test included the participation of 104 significant companies, which consisted of three modules: i) internal capacity to perform climate stress tests, ii) dependence on carbon-intensive sectors, and iii) results obtained in different scenarios with various time horizons (only 41 supervised companies participated in this last module).

### Property risk

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

The Unicaja Banco Group sets limits to the real estate risk relating to assets received in payment for debts in order to control this exposure and keep it within adequate levels.

It also has specific units to develop these strategies and coordinate the actions of the instrumental subsidiaries.

### Operational risk

Operational risk is defined as the risk of suffering losses due to the unsuitability or failure of internal procedures, people or systems or to external events, including legal risk.

Unicaja Banco assumes the following operational risk typologies, according to Regulation (EU) 575/2013, in order to maintain a uniform and parameterized risk management, in accordance with the standards defined in the New Basel Capital Accord:

- Internal fraud.
- External fraud.
- Employment and occupational health and safety practices.
- Customers, products and business practices.
- Damage to tangible physical assets.
- Interruption of the activity and system failures.
- Process execution, delivery and management.

The emergence in recent years of new potential risks for financial companies is driving the transition towards an operational risk management model in the Group that contemplates an expanded taxonomy that addresses new emerging or potential risks, adapting its management perimeter to the more developed taxonomy that incorporates a greater number of risk typologies and which are listed below: people (human resources); internal fraud; external fraud; conduct; transactional processes; technology; physical asset security; information security (including cybersecurity); business continuity; regulatory compliance; financial crime; legal; suppliers/third parties; financial and tax reporting; data management and model.

### Reputational risk

Reputational risk is defined as the probability of incurring losses in value as a result of impairment on the perception that its main stakeholders have of its corporate reputation.

The Unicaja Banco Group has traditionally been very demanding as regards aspects relating to reputational risk management.

Customer satisfaction and the good image of the Bank are permanent goals of all its employees and of the Company's highest levels of governance and management.

This constant effort to maintain and reinforce its good image is rooted in its global culture and is embodied in the following, among other concrete manifestations:

- The Bank's strategic objectives.
- Its Code of Ethics, 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 actions of the three lines of defense.
- Compliance with the general regulatory framework and, in particular, with the regulations on markets in financial instruments and investor protection ("MiFID") and on the protection of the user of financial services.
- The process of continuously training employees in all areas in which they work, including, specifically, training in ethical aspects, as established in the Code of Ethics.

### 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 Company's business model.

### Risks related to environmental, social and governance factors

Environmental, social and governance (ESG) factors may have a relevant impact on the Bank's solvency or financial development. 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 exposures.

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

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

Climate-related and environmental risks (environmental ESG factor) are risks arising from the Bank's exposure to counterparties that might potentially contribute to or be adversely affected by environmental factors, including factors resulting from climate change and other types of environmental degradation.

Physical and transition risks are factors of the existing risk, in particular the credit risk, the operational risk, the market risk and the liquidity risk, as well as the risks outside Pillar 1, such as the migration risk, the credit spread risk in the investment portfolio, the real estate risk and the strategic risk. For more details on these risks and their management, see the following section, "Climate risk management".

For the proper management of ESG risks (which encompasses climate-related and environmental risks), the Company has begun a series of initiatives, including an Action Plan on Sustainable Finance, approved in June 2020 and reviewed in April and November 2021, account of which is taken in other parts of this Statement.

Likewise, the Bank has availed itself of a departmental structure for promoting sustainability, which currently comprises the ESG Business Unit and the Sustainability and Corporate Social Responsibility Unit. The Sustainability and CSR Committee is the body that brings together, in addition to these two units, other Bank units with ESG factor management powers. Other areas expressly include the management of these risks among their responsibilities.

It is worth mentioning that in fiscal year 2022 the Sustainability Committee has been set up as a support committee of the Board of Directors, with powers to supervise that the Company's practices related to sustainability are in line with the strategy, the policies established and the commitments acquired. More details on the composition and functions of this Committee can be found on Unicaja Banco's corporate website, as well as in the following section, "Climate Risk Management".

On the other hand, the implementation of the aforementioned Sustainable Finance Action Plan has been included in the 2022-2024 Strategic Plan. The new challenge of sustainability, in all its facets, is assumed by Unicaja Banco as an opportunity for development and improvement in its daily management, for which the Bank will work on a renewed offer of products and services, on the reduction of its carbon footprint and, at the same time, promote the culture of sustainability, the identification and the management of climate and environmental risk, which denotes a holistic approach to the management of these risks.

The Group has included in the Risk Appetite Framework a series of climate-related and environmental risk metrics that constitute indicators of the level of climate and environmental risks.

Unicaja Banco considers that the appropriate management of ESG risks is part of a global work program, which analyzes the financial, marketing and good governance impacts, in order to position itself as a Company committed to sustainability and its derived impacts.

## Climate risk management (GRI 201-2)

### Business model

Unicaja Bank considers environmental and social issues, as well as the governance of institutions, to be one of the most important challenges for society, people and the global economy.

Supranational actions carried out by organizations such as the United Nations or the Intergovernmental Panel on Climate Change have led to important global agreements, such as the Paris Agreement, with the aim of combating climate change by promoting a transition to an economy low in carbon emissions and other polluting gases.

In line with this institutional consensus, Unicaja Banco considers it essential to accompany and support its customers and the economy and society as a whole in this important transition, establishing a management model aimed at favoring business options aligned with sustainability objectives, as well as establishing a risk management model aimed at adequately measuring and managing climate, social and governance risks, through continuous improvement of information and management decision-making aligned with the objectives of decarbonizing the economy.

In order to meet these objectives, Unicaja Banco has incorporated sustainability as one of the main axes of its 2022-2024 Strategic Plan, developing a Sustainable Finance Plan that establishes a roadmap for the establishment of policies, processes and metrics for the management, measurement and control of climate and environmental risks, including the consideration of these risks in key risk management processes such as capital assessment, conducting resilience exercises, including metrics related to these risks in the risk appetite framework, and the consideration of climate and environmental risks in corporate objectives and corporate remuneration policies.

From the corporate governance point of view, Unicaja Banco has established a Sustainability Committee within the Board of Directors whose main function is to supervise the Company's practices related to sustainability in relation to the strategy, the policies established and the commitments acquired. Likewise, periodic information systems have been established that include the presentation to this Committee of different reports on climate risks, including information on physical and transition risks, in line with the development of metrics and information detailed in this Statement.

Likewise, an in-depth review of all of the Bank's internal bodies (Committees or Departments) has been carried out in relation to the functions attributed in terms of technological infrastructure and resources, information systems, management and control of climate and environmental risks.

From the point of view of the business model, the information systems established allow identifying the economic sectors most exposed to physical and transition risks, guiding business decisions. In this sense, Unicaja Banco has developed a methodology for measuring the carbon footprint of investment portfolios, which allows identifying those sectors with higher emissions, and will make it possible to establish exposure reduction policies and emission reduction targets in certain sectors, which will be published soon.

Likewise, Unicaja Banco has developed a methodology for the incorporation of climate and environmental risks in the analysis processes for investment decisions, both for physical risk and transition risk, in order to favor those operations consistent with the global objectives of ecological transition. These processes involve interaction with customers in order to obtain information and assess their sustainability strategy.

In this context, product portfolios have also been reviewed, with the aim of establishing options that favor sustainability, as well as procedures to assist customers in these options, particularly in relation to access to public aid for the ecological transition of individuals and companies.

Another important focus of development is the analysis of the alignment of corporate investment portfolios with the European Union's Environmental Taxonomy, gathering information on projects aligned with climate change mitigation and adaptation objectives, complying with disclosure requirements in this area, as well as integrating the regulations into internal management processes.

### Climate risk management principles and strategy

Climate change is one of the greatest challenges facing humanity. Thus, the need to achieve a substantial and sustained reduction in greenhouse gas emissions over time as the only way of limiting the impact of climate change has been expressed in different scientific circles.

Consequently, political, regulatory and supervisory authorities are putting increasing pressure on financial companies to align their strategies, policies and management systems with the objectives of promoting low-emission industries in accordance with the different multinational agreements, mainly the Paris Agreement.

Following the adoption of the Paris Agreement on climate change and the UN 2030 Agenda for Sustainable Development in 2015, governments are taking steps to move towards low-carbon economies. At the European level, the European Green Pact sets the goal of making Europe the first climate-neutral continent by 2050, which is legally binding from 2021 (Regulation (EU) 2021/1119 of the European Parliament and of the Council of 30 June 2021 establishing the framework for achieving neutrality ("European Climate Legislation")). The financial sector is expected to play a key role in this regard, as set out in the Commission's 2018 Action Plan for Financing Sustainable Growth, revised in 2021.

The transition to a low-carbon economy brings risks and opportunities for the economy and for financial companies, while the physical damage caused by climate change and environmental degradation can significantly affect the real economy and the financial system. Thus, the European Central Bank (ECB) has identified climate-related risks as a key factor for the Eurozone banking system. The ECB believes that companies should adopt a strategic, forward-looking and comprehensive approach to climate-related and environmental risks.

In line with this social and regulatory concern, Unicaja Banco's Strategic Plan for the years 2022-2024 establishes sustainability as one of the basic pillars for business development and risk management. Thus, Unicaja Banco established a Sustainable Finance Action Plan which contemplates different initiatives for improvement in the short- and medium-term in both areas, business and risk management,



in order to achieve maximum alignment with best practices in this area, considering the supervisory expectations set out in the ECB Guide on Climate-related and Environmental Risks (2020) and developing various key aspects set out by the TCFD (Task force on Climate-related Financial Disclosure) in its recommendations for climate risk management, such as governance, strategy, metrics and disclosure. For more details on Unicaja Banco's Sustainable Finance Action Plan, see the "Sustainable Finance" section.

The most relevant milestones achieved include the development of a procedure and methodology for classifying activities and products, the creation of a Sustainability Committee within the Board of Directors with support functions, the definition of functions for different organizational areas and internal committees, the allocation of technical and human resources, as well as the definition of a training plan, and the construction of scorecards on business and ESG risks, including risk metrics, the approval by the Board of Directors of policies for the integration of sustainability factors in the management of credit, market, liquidity and operational risks, as well as the review of methodologies for the assessment of climate risk (transition and physical) in credit risk processes. Lastly, the information disclosed through this Statement of Non-Financial Information has also been reviewed, which includes a relevant milestone such as the estimation of the carbon footprint of the financed portfolio.

It is worth mentioning other noteworthy milestones in progress that are the incorporation of climate and environmental risks in the annual capital and liquidity assessment processes, as well as in the risk appetite framework, including the definition of scenarios and the performance of climate resistance tests (stress test).

As a manifestation of the Group's commitment to reducing greenhouse gas emissions, in December 2019 the Company adhered, as expected, to the Collective Commitment for Climate Action, promoted by the United Nations Climate Change Conference (COP 25). This commitment involves the publication in early 2023 of the carbon footprint of the Company, in all its Scopes, 1, 2 and 3, including the carbon footprint generated by the portfolios financed by the Company (information covered in this report), as well as decarbonization targets for its portfolios aligned with the Paris Agreement, targets that will be published independently below.

The development of these analytical and strategic approaches determines the orientation of the Organization's activity towards investment objectives aligned with the European Union's Environmental Taxonomy Regulation, such as the following:

- Climate change mitigation: stabilizing greenhouse gas emissions, avoiding or reducing them, in accordance with the objectives of the Paris Agreement.
- Adaptation to climate change: reducing adverse climate impacts or the risks of such impacts.
- Transition to a circular economy: extending the life cycle of products, reusing and recycling waste.
- Sustainable use and protection of water and marine resources: reducing and optimizing the use of water resources.
- Pollution prevention and control: reducing all forms of pollution that could adversely affect ecosystems or human health.

- Protection and restoration of biodiversity and ecosystems: protecting, conserving or restoring ecosystem conditions.

### Climate risk governance

During the 2022 fiscal year, important milestones were reached in the governance processes of climate risk management and sustainability factors in general. The most relevant milestone, already mentioned, is the establishment of a Sustainability Committee within the Board of Directors. This committee has support functions and is chaired by an independent director, with its basic mission being to oversee that the Company's practices related to sustainability are in line with the strategy, the policies established and the commitments acquired. This Committee is made up of two independent directors and three proprietary directors, and its functions are as follows:

- Oversee that the Company's practices related to sustainability are in line with the strategy, the policies established, and the commitments acquired.
- Report on the Sustainability Policies to be submitted to the Board of Directors for approval, in order to promote the inclusion of the corporate culture and fulfill the mission of promoting the social interest, taking into account the different stakeholders.
- Ensure the integrity of the content of the sustainability reports, as well as compliance with applicable regulations and international reference standards. With respect to the non-financial information contained in the annual management report, evaluate its content prior to its review and report by the Audit and Regulatory Compliance Committee, for its subsequent formulation by the Board of Directors.
- The monitoring of the processes of identification, evaluation, control and management of risks in the area of sustainability.
- Evaluate the periodic sustainability reports submitted by the responsible areas of the Company.
- Be aware of the writs, reports or communications from supervisory bodies related to sustainability and issue the corresponding reports and/or proposals, as the case may be.
- Advise the Board of Directors in decision-making on sustainability matters, as well as to provide such assistance as may be required, within the framework of their respective competencies, by the Audit and Regulatory Compliance Committee and by the Risk Committee, and to act in coordination with both Committees.
- Submit proposals to the Board of Directors on sustainability matters.

This Committee was created by the Board of Directors in 2022, and its work began in January 2023.

In any case, during the 2022 fiscal year, the Board of Directors of Unicaja Banco dealt with the following issues related to climate and environmental risk:

- Approval of the Policy for the integration of sustainability factors in credit risk management.
- Approval of the Policy for the integration of sustainability factors in the management of market, liquidity and operational risk.

- Periodic monitoring of the activity of the ESG Business Department and, in particular, of the evolution of the projects associated with Unicaja Banco's 2022-2024 Strategic Plan:
  - Sustainable Business Agenda Project.
  - Next Generation Project.
  - Sustainable Finance Action Plan and ESG Risk Strategy Project.
- Within the scope of the Sustainability and CSR Department's competencies:
  - Formulation of the 2021 Consolidated Statement of Non-Financial Information, as part of the Consolidated Financial Statements.
  - CSR Master Plan
- Follow-up of the Strategic Plan projects under the responsibility of this Department:
  - Sustainability Culture
  - Sustainability Communication Strategy.

Likewise, within the organizational structure, a thorough review of the functions and responsibilities related to the management of sustainability factors, in particular climate risk, has been carried out, in accordance with the three lines of defense model.

In this way, the Steering Committee has formally defined the roles of the two organizational Departments with basic and direct responsibilities in the management of aspects related to sustainability and climate risk:

- Sustainability and Corporate Social Responsibility: Its essential mission is to promote and coordinate the implementation of an ethical, environmental and socially responsible management model integrated into the Company's strategy and processes, in accordance with applicable regulations, regulators' and supervisors' guidelines and market trends.
- ESG Businesses: Its mission is to design the necessary actions to respond to stakeholders' expectations on sustainability, identifying and promoting the materialization of new business opportunities arising both from accompanying customers in the necessary investments for the transition to a more sustainable model, and from the development of ecosystems and a catalog of sustainable products. It is also responsible for ensuring the integration of ESG risks into the management of the business, by identifying, measuring, managing and monitoring them. To develop these functions, the ESG Business Department has three areas: ESG Business Strategy and Monitoring, ESG Product Coordination and ESG Risks. The latter, in turn, has an ESG Metrics and Information section.

Additionally, in 2022, the Steering Committee assigned concrete and specific sustainability-related functions to 19 units within their corresponding functional areas.

Similarly, the Steering Committee has reviewed the competencies and defined new roles for the various internal committees with responsibilities in the area of climate risk management. The committees whose functions have been revised are as follows:

- Assets and Liabilities Committee.
- Investee Committee.
- Credit Risk Committee.
- Sales Committee

The composition, functions and competencies of the Sustainability and Corporate Social Responsibility Committee have also been revised, with the presence of a large part of the Company's Senior Management, whose functions are:

- Propose to the Governing Bodies the corporate strategies and policies related to sustainability.
- Promote the integration of sustainability criteria in the different areas of action of the Company.
- Supervise the degree of compliance with basic principles contemplated in corporate policies related to sustainability.
- Follow up and analyze regulatory requirements, trends and best industry practices in terms of sustainability.
- Propose the information to be disclosed to the market regarding sustainability.
- Approve the evaluation and selection processes of eligible financial assets in the categories included in the Green and/or Sustainable Bond Issuance Frameworks.
- Validate the reasonableness of non-financial environmental, social and governance (ESG) indicators.
- Establish the methodology, data collection techniques and stakeholder consultation for the identification and assessment of social and labor risks in the organization.
- Monitor the corporate carbon footprint and the carbon footprint of the credit and investment portfolios, as well as the plans for its reduction and, where appropriate, the commitments voluntarily undertaken to achieve climate neutrality of the Company.
- Establish priorities in terms of recommended actions for the control of social risks. This Committee is chaired by the Executive Chairman and vice-chaired by the Chief Executive Officer.

The main matters dealt with by this Sustainability Committee during fiscal year 2022 were as follows:

- Approval of the Company's Green Bond Framework and periodic quarterly monitoring of the assets considered eligible as a destination for the funds obtained through the issues made.
- Monitoring of the framework projects of the 2022-2024 Strategic Plan related to sustainability.
- Analysis of the information and metrics generated in relation to exposure to physical and transition risks.

- Analysis of interactions carried out in terms of prudential supervision in relation to climate and environmental risks.

### Green Bond Issues

In 2022, the Bank issued its first two green bonds for a combined amount of 1,000 million euros.

For a bond to be considered green, its characteristics must be aligned with the Green Bond Principles (GBP) issued by the International Capital Market Association (ICMA), which promote the integrity of the green bond market through a set of guidelines recommending transparency, disclosure and reporting. In accordance with ICMA principles, green bond issuance must be conducted under a Green Bond Framework (GBF). The GBF was approved by the Sustainability and Corporate Social Responsibility Committee in May 2022, and establishes the possibility of issuing green bonds to finance and/or refinance exclusively, in part or in full, new and/or existing projects or assets that meet the eligibility criteria (eligible assets) to be considered environmentally sustainable and that are aligned with the four main components of this Framework. This Framework is available on Unicaja Banco's corporate website, in the section "Investors and Shareholders".






Unicaja Banco's GBF is aligned with the Green Bond Principles published by ICMA, in 2021, and contemplates the main components of the GBP, as well as its recommendations for external review:

- Use of funds.
- Project evaluation and selection process.
- Fund management.
- Reports.
- External review.

The Framework provides for its updating and modification (section "Modifications to this Framework"). Both the current GBF and its subsequent updates will be published on Unicaja Banco's website.

The Framework reflects (i) Unicaja Banco's intention to regularly follow the European Commission's new evolving standards on sustainable finance in order to reflect market best practices and regulations related to the Green Bond Standard and the EU Environmental Taxonomy Directive, (ii) their alignment, to the extent possible, with key European sustainability objectives and eligibility criteria for the use of funds (e.g., the EU Environmental Taxonomy technical selection criteria have been applied to select eligible green assets or projects).

In accordance with this GBF, funds raised by any Green Bonds issued under this Framework will be used exclusively to finance and/or refinance, in whole or in part, new and/or existing assets, loans, investments or projects that meet the eligibility criteria described below. The date on which these assets are originated or formalized may not be less than three years prior to the date of issuance of the Green Bond.

Category of eligible asset or project	Eligibility criteria	Environmental objective (EU Taxonomy)	ODS
Renewable energies	<ul style="list-style-type: none"> <li>Loans to finance assets that support the generation of electricity from the following technologies: solar, wind, hydroelectric, geothermal, hydrogen and bioenergy, including the acquisition, construction, operation, maintenance or repowering of facilities.</li> <li>Loans to finance the development, construction, equipment, operation and maintenance of new or additional renewable energy transmission and distribution networks.</li> </ul> <p>The GBF establishes a series of technical selection criteria aligned with the Taxonomy approved by the EU for this type of assets.</p>	Climate change mitigation	 
Green buildings	<ul style="list-style-type: none"> <li>Loans that promote the acquisition, development and construction of buildings and renovation projects in existing buildings with the objective of improving their energy efficiency. <ul style="list-style-type: none"> <li>Residential: loans or mortgages to finance the acquisition of homes built before December 31, 2020 with an Energy Efficiency Certificate (EEC) rated A and/or belonging to the top 15% of the most efficient buildings in a given area.</li> <li>Loans or mortgages to finance the acquisition, developments and/or construction of homes built after December 31, 2020 with a primary energy demand (PED) at least 10% below the threshold set for Nearly Zero-Energy Buildings (NZEB) requirements in the national measures implementing Directive 2010/31/EU of the European Parliament and of the Council. Energy performance is certified by an Energy Performance Certificate (EPC).</li> <li>Loans or investments for rehabilitated (residential) buildings with an energy efficiency improvement of at least 30%.</li> </ul> </li> </ul>	Mitigation of climate change. Adaptation to climate change.	  

Likewise, the following types of assets are specifically excluded from financing through these green bonds:

Ineligible assets or projects (exclusion criteria)	<ul style="list-style-type: none"> <li>Exploration, research and exploitation of fossil fuels</li> <li>Alcohol, weapons, tobacco, gambling and mining industries</li> </ul>
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### Operational carbon footprint (GRI 11.1)

This section of the Statement specifically reports on the carbon emissions of the credit, fixed income and equity portfolio. Details of corporate emissions, which partly relate to the Group (Scope 1 and 2 emissions), and partly only to those of the parent company (Scope 3 emissions, according to the categories identified), can be found in the “Commitment to the environment” section of this report.

### Climate risk management (GRI 2.13, GRI 2.14, GRI 2.24, GRI 3.3, GRI 11.1)

Risks associated with climate change are classified into physical risks and transition risks. Physical risks are related to the effects that climate change may have on the physical environment, including extreme events such as droughts, river floods or fires, and other medium-term events such as desertification or rising sea levels that may lead to coastal flooding. These events may result in losses in the value of physical assets owned by the entities or that serve as collateral for credit operations, and may also have an impact on the solvency and payment capacity of customers.

Transition risks relate to the effects on companies of ongoing regulatory changes and the technological adaptations they must make to adapt to a low-emission economy. These changes in the environmental, regulatory and economic environment may modify the business environment, viability and solvency of companies, with a consequent impact on the risk profile of financial institutions.

#### a) ESG risk management policies

As a starting point for climate risk management, the Board of Directors of Unicaja Banco has approved in 2022 a series of policies aimed at establishing the basic principles, responsibilities and management and reporting systems for the consideration of sustainability factors (including climate risk) in the management of the different types of traditional financial risks: credit, market, liquidity and operational.

In relation to credit risk, given its importance, a specific policy has been defined for the integration of sustainability factors in its management, with particular emphasis on the procedures to be implemented to consider climate risk (and other sustainability factors) in the global processes of granting and monitoring credit risk, both in the assessment of the borrower's exposure to physical and transition risks, and in the consideration of the physical risks associated with real estate collateral.

To this end, a series of methodological processes have been developed with the following characteristics:

- First, a series of “ESG due diligence” questionnaires are defined for incorporation in the credit admission process, in order to know and assess the sustainability risk profile of customers.
- An internationally recognized methodology has been used (SASB methodology, Sustainability Accounting Standards Board) to define these questionnaires and the subsequent risk assessment process. This methodology establishes specific standards or questionnaires for 77 industries identified in the Sustainable Industry Classification System® (SICS®), according to a fundamental view of their

business model, their resource intensity and sustainability impacts, and their potential for innovation in sustainability. Of these, the Bank has identified 72 sectors that are mapped to the CNAE codes commonly used in Spain.

- In accordance with this methodology, these questionnaires are adapted through specific questions to the characteristics of each sector and the consideration of their environmental, social and governance risks. Likewise, this methodology assigns, depending on the sector of activity of the borrower, a total ESG score and a disaggregated score for the environmental, social and governance sections, a score that is weighted according to the customer's declared or estimated carbon footprint.
- Finally, these questionnaires and assessments are incorporated into the Company's administrative and technological processes, and the information generated is integrated into corporate databases and reporting systems for monitoring purposes.
- The policy also introduces the need to monitor the exposure of the loan portfolio to transition risk and of the portfolio of collateral, foreclosed assets and real estate for own use to physical risk. The policy introduces a reporting system that specifies the information to be reported, how often it is to be reported and the decision-making bodies to which it is addressed. The methodology for calculating and analyzing this exposure is detailed in the following sections of the report.

The Group is currently in the process of compiling information on those borrowers considered to have a higher exposure to transition risk due to the sector in which they operate. This information is necessary in order to be able to apply the aforementioned methodology for assessing and measuring the ESG risk of these borrowers. Once these questionnaires have been completed, the due diligence procedure will be incorporated on a recurring basis in the credit risk admission and monitoring processes. The degree of implementation of this methodology will be reported in subsequent years.

Likewise, a policy has been developed aimed at integrating sustainability factors in the management of market, liquidity and operational risks, the most relevant characteristics of which are as follows:

- Assessment of the materiality of the risks in the different sources of financing, including the possibility of establishing a strategy for the issuance of financial instruments, as well as incorporating ESG criteria in the investment policy in liquid assets.
- Definition of specific methodologies for each type of risk. As pertains to market risk, the definition of stress testing procedures is considered basic, considering specific climate risk scenarios based on the Network for the Greening of the Financial System (NGFS), including scenarios of orderly transition, disorderly transition and hot house world, with a lower progressive compliance in each case with the emission reduction agreements and a consequent increase in financial impacts.
- Definition of the main operational impacts as those derived from physical damage to tangible assets and those derived from inadequate commercial practices in the business area due to greenwashing or in commercial advisory activities.
- Definition of specific metrics for each type of risk to enable their integration into the organization's scorecards.



b) Materiality assessment of climate risk and other ESG factors.

As stated in the European Central Bank's Guide on climate-related and environmental risks, "the Company is expected to implement a regular process to identify all material risks and include them in a comprehensive internal risk inventory".

Along these lines, in the preparation of the ICAAP and ILAAP, one of the key procedures is the identification of material risks. The Group includes ESG risks in its materiality analysis.

The Bank believes that these climate risks may materialize in the different risks considered in a transversal manner, as a risk factor that subsequently materializes in the different types of risks. The effect on credit risk is particularly noteworthy, while being non-material in the rest of the types in the time horizon being estimated. For credit risk, both transition risk and physical risk are considered for the corporate portfolio (CNAEs with more intense CO<sub>2</sub> emissions) and the retail mortgage portfolio.

For credit risk, both transition risk and physical risk are considered. In the case of the latter risk, the materiality studies focus on the three acute risks, i.e. water stress or drought, river flooding and forest fire, since these are more evident in the short-/medium-term, the time horizon considered in the materiality studies included in the Company's ICAAP. In this sense, chronic physical risks involve longer-term risks whose materiality is much lower in shorter periods. To this end, the Bank has estimated their materiality by taking into account the influence of the three acute risks on the different collaterals that serve as collateral for the mortgage exposures of the Bank in those sectors most affected by climate risk (in line with those considered by the ECB climate "stress test" carried out in 2022), as well as their effect on the value of the foreclosed assets of the Bank.

Thus, the Bank has applied reductions to the values considered in the expected loss of both collateral and foreclosed assets.

For the consideration of materiality in the transition risk, the Bank has based itself on the work carried out in the aforementioned climatic "stress test" performed in 2022 by the European Central Bank.

The transition risk is reflected in the macroeconomic variables that in turn have an impact on the expected loss on credit operations.

c) Risk metrics

In order to establish objectives and metrics for monitoring climate and environmental risks, methodologies have been developed to measure transition risks and physical risks.

The following table shows the main risk indicators or metrics established.

### Main risk metrics

Type of risk and metrics	Basis of measurement	Observations
<b>Transition risk</b>		
Contribution of interest and commissions from borrowers (companies) operating in particularly emission-intensive sectors	of total corporate loan portfolio	Data refer to the 22 NACE sectors identified as GHG intensive by the ECB in the sectorial climate stress exercise conducted in 2022, and by the EBA in the Pillar III climate risk disclosure templates
Intensity of financed issues of all portfolios	Tn Co2-eq	
Intensity of financed emissions from particularly emissions-intensive sectors	Tn Co2-eq	
Intensity of financed emissions of TOP15 borrowers in particularly emissions-intensive sectors	Tn Co2-eq	
Energy certifications (efficiency) A and B in the mortgage collateral portfolio	%	
<b>Physical risk</b>		
Global indicator of acute risks	%	% of total appraised value portfolio (collateral and foreclosed) or net book value (real estate for own use) of properties with a very high or high risk level depending on their geographic location, with high sensitivity to some acute (water stress, river flooding or forest fire) or chronic (desertification or coastal flooding) physical risk.
Global physical risk indicator	%	
<b>Carbon footprint</b>		
Corporate carbon footprint (Scopes 1, 2, and 3)	Tn Co2-eq	
Carbon footprint of the financed portfolio	Tn Co2-eq	

The methodological approaches applied for the measurement of transition risks and physical risks are described below.

#### d) Transition risk

Transition risks relate to the effects on companies or people of ongoing regulatory changes and the technological adaptations they must make to adapt to a low-emission economy. These changes in the environmental, regulatory and economic environment may modify the business environment, viability and solvency of companies or people, with a consequent impact on the risk profile of financial institutions.

In order to develop metrics for measuring and monitoring transition risk, a methodology has been developed to estimate the emissions intensity of the companies financed, based on the information on greenhouse gas emissions disclosed by the different companies. A distinction must be made between companies that publish information on their emissions and those that do not, for which

an estimate is made based on industrial and geographic data published by Eurostat and the National Statistics Institute (INE). These emissions are divided into two types\* or scopes:

- Scope 1 relates to direct greenhouse gas emissions produced by the burning of fuels by the emitter (furnaces, personal or controlled vehicles) and chemical production emissions.
- Scope 2 relates to indirect greenhouse gas emissions generated by the electricity consumed and purchased by the emitter. These are indirect emissions as they occur at the facility where the electricity is generated.

\*Scope 3 emissions are excluded.

Once the emissions of the financed companies have been obtained through the scopes, they are weighted according to the companies' turnover, in order to obtain a metric of the emissions intensity of each company and each sector, which allows guiding strategic or sectorial investment decisions. Additionally, in a subsequent step, the issuance intensities obtained are weighted by the risk volume of each counterparty in relation to the total investment volume of the Bank.

Thus, with the data available as of December 31, 2022, the emissions intensity of the portfolio of companies financed by Unicaja Banco is 203 tn CO<sub>2</sub>-eq per €M of turnover.

In accordance with the stress test methodology developed by the ECB, two additional analyses are performed based on this global data:

- On the one hand, the analysis focuses on those economic sectors considered, according to the ECB methodology, to be particularly affected by transition risk, or emissions-intensive, subject to the materiality thresholds defined in this same ECB methodology. Based on this analysis, the emissions intensity of the portfolio of companies financed by Unicaja Banco in these sectors is 248 tn CO<sub>2</sub>-eq per €M of turnover.
- On the other hand, within these sectors, the analysis also focuses on the 15 most relevant counterparties by risk volume, subject to the materiality thresholds defined in this same ECB methodology. Based on this analysis, the emissions intensity of the portfolio of companies financed by Unicaja Banco in these counterparties is 284 tn CO<sub>2</sub>-eq per €M of turnover.

The main data obtained are summarized below:

MAIN TRANSITION RISK METRICS	
Emission intensity of the corporate lending portfolio	203 tn CO <sub>2</sub> -eq/M€
Emission intensity of the corporate lending portfolio in emission-intensive sectors	248 tn CO <sub>2</sub> -eq/M€
Emission intensity of the 15 largest exposures in emission-intensive sectors	284 tn CO <sub>2</sub> -eq/M€

With all of these data, the Bank has the necessary information to guide strategic and industry investment and divestment decisions.

With respect to the mortgage portfolio of individuals, the transition risk is measured mainly based on the information provided by the Energy Efficiency Certificate

(EEC) of the financed homes. Accordingly, 87.2% of the homes financed by the Bank have either an EEC or an estimate thereof, obtained through a model developed by a specialized third party; 3.69% of this group of homes have the highest energy efficiency rating (A or B). This percentage rises to 7.73% for homes financed during 2022.

DISTRIBUTION OF RISK IN THE INDIVIDUAL MORTGAGE PORTFOLIO BY (EEC)

EEC	A	B	C	D	E	F	G	N/A
Mortgage portfolio	1.36%	1.85%	2.42%	11.26%	55.83%	7.05%	7.45%	12.78%
New production 2022	3.24%	3.71%	3.69%	12.19%	54.40%	6.69%	6.03%	10.04%

#### e) Physical risk

Physical risks are related to the effects that climate change may have on the physical environment, including extreme events such as droughts, river floods or fires, and other medium-term events such as desertification or rising sea levels that may lead to coastal flooding. These events may result in losses in the value of physical assets owned by the entities or that serve as collateral for credit operations, and may also have an impact on the solvency and payment capacity of customers.

For the measurement of physical risk, a methodology has been developed based on the evaluation of the exposure, according to their geographic location, real estate collateral, real estate for own use and foreclosed assets to adverse environmental events (low -no risk, medium-low, medium-high, high or very high) for each type of risk for which there is public information with sufficient granularity.

The methodology has been defined based on the analysis of the geolocation of the properties and their relationship with the physical risk maps offered by the *World Resources Institute* on its *Aqueduct* platform, and by the National Forest Fire Information Coordination Center (CCINIF), attached to the Forest Fire Defense Area (ADCIF), under the Ministry for Ecological Transition and the Demographic Challenge, based on the annual information provided by the Autonomous Communities.

The typology of climatic events considered is based on the identification of the climatological phenomena analyzed in various studies carried out by the ECB, combined with the study conducted by the *World Resources Institute*, which also analyzes two particularly relevant risks for the Spanish geography, such as water stress and desertification. Thus, the events were ranked as follows:

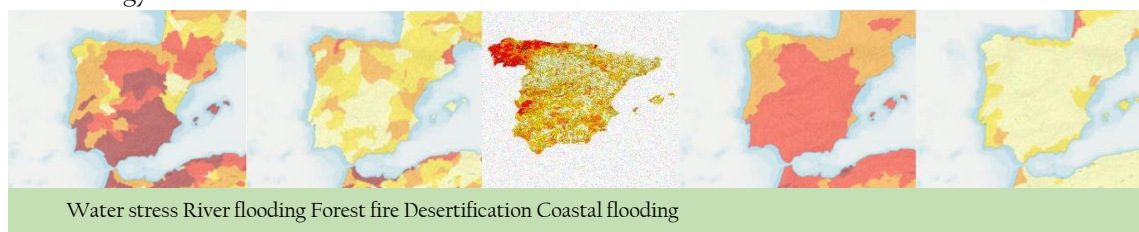
- Acute events: They are those originated by extreme weather events whose frequency and intensity would increase due to global warming. Its effects manifest themselves to a greater extent in the short term:
  - Water stress or drought episodes: It measures the relationship between freshwater demand (total withdrawals) and available quantity (available surface and groundwater reserves). Therefore, there will be water stress events when there is a deficit in the available quantity of water reserves with respect to consumption or extraction.
  - River flooding: Measures the percentage of the population expected to be affected by a river flood in the average year, taking into account existing flood protection standards. Higher values indicate that a greater proportion of the population is expected to be affected by river flooding on average.

- Forest fire: Measures the probability of forest fires occurring in a given locality. Higher values are indicative of a higher probability of forest fires.
- Chronic events: These are those resulting from a medium- and long-term change in climate behavior, especially due to a general increase in temperatures, the effects of which are manifested in the medium- or long term:
  - Desertification: It tells us where chronic droughts are likely to occur and the vulnerability of people and assets to adverse effects. Higher values indicate a greater risk of drought.
  - Coastal flooding or sea level rise: It measures the percentage of the population expected to be affected by coastal flooding in the average year, taking into account existing flood protection standards. Higher values indicate that a greater proportion of the population is expected to be affected by coastal flooding on average.

Since the analysis of exposure, by geographic location, only takes into account the different impact of physical risks due to the geolocation of the property, it is necessary to complement this analysis with the degree of sensitivity of physical risks between property types. Several studies, such as the one conducted by MSCI Research in its report “*Climate risk in private real estate portfolios: What’s the exposure?*”, show that different physical risk events do not affect all properties equally, as it will depend on their typology.

Therefore, once the exposure has been obtained, by geographical location, for the different types of acute and chronic physical risks, a qualitative analysis is made of the sensitivity of each property to each of these risks, considering the type of property: housing, rural property, development, land, and properties linked to economic activities.

In the images below we can see the risk maps established by the aforementioned organizations and used by the Bank to measure its exposure to the acute and chronic physical risks contemplated in its methodology:



The following images show the distribution maps of the Bank’s different real estate portfolios.



Once all of the properties have been located and the corresponding exposure values have been assigned, based on their geographical location, for each type of risk or event, an analysis of the sensitivity to these events of the different types of properties is also performed, considering their functional characteristics.

The results of the analysis are similar for all portfolios, i.e. collateral, foreclosed assets and real estate for own use. By way of example, and in order to facilitate the presentation, the following tables show the results of the analysis performed for the collateral portfolio, since it is the most material, both in terms of number of assets and their appraisal value. The resulting percentages show the percentage of appraised value of the properties out of the total portfolio that present a geographic location with very high or high exposure in relation to each of the physical risk events analyzed, classified by the sensitivity to such risks considering the type of property.

HYDRIIC STRESS							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Amount	%	Amount	%	Amount	%	
Very high exposure	1,436	1.7%	41,534	49.0%	4,794	5.7%	47,765
High Exposure	273	0.3%	14,667	17.3%	1,278	1.5%	16,219
Medium-High Exposure	154	0.2%	12,521	14.8%	1,365	1.6%	14,041
Medium-Low Exposure	106	0.1%	4,057	4.8%	551	0.7%	4,714
Low - No Exp.	63	0.1%	1,720	2.0%	166	0.2%	1,948
<b>TOTAL</b>	<b>2,032</b>	<b>2.4%</b>	<b>74,499</b>	<b>87.9%</b>	<b>8,155</b>	<b>9.6%</b>	<b>84,743</b>

RIVER FLOODING							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Amount	%	Amount	%	Amount	%	
Very high exposure	503	0.6%	0	0.0%	0	0.0%	503
High Exposure	144	0.2%	0	0.0%	0	0.0%	144
Medium-High Exposure	15,040	17.7%	128	0.2%	0	0.0%	15,168
Medium-Low Exposure	31,055	36.6%	487	0.6%	0	0.0%	31,541
Low - No Exp.	36,978	43.6%	351	0.4%	0	0.0%	37,329
<b>TOTAL</b>	<b>83,720</b>	<b>98.8%</b>	<b>967</b>	<b>1.1%</b>	<b>0</b>	<b>0.0%</b>	<b>84,743</b>

FIRE							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Amount	%	Amount	%	Amount	%	
Very high exposure	0	0.0%	81	0.1%	0	0.0%	81
High Exposure	12	0.0%	687	0.8%	0	0.0%	699
Medium-High Exposure	215	0.3%	4,693	5.5%	0	0.0%	4,908
Medium-Low Exposure	518	0.6%	13,909	16.4%	0	0.0%	14,427
Low - No Exp.	1,286	1.5%	63,285	74.7%	0	0.0%	64,571
<b>TOTAL</b>	<b>2,032</b>	<b>2.40%</b>	<b>82,654</b>	<b>97.54%</b>	<b>0</b>	<b>0.00%</b>	<b>84,743</b>

COASTAL FLOODING							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Amount	%	Amount	%	Amount	%	
Very high exposure	0	0.0%	0	0.0%	0	0.0%	0
High Exposure	0	0.0%	0	0.0%	0	0.0%	0
Medium-High Exposure	142	0.2%	2	0.0%	0	0.0%	144
Medium-Low Exposure	24,992	29.5%	425	0.5%	0	0.0%	25,417
Low - No Exp.	58,586	69.1%	539	0.6%	0	0.0%	59,125
<b>TOTAL</b>	<b>83,776</b>	<b>98.9%</b>	<b>967</b>	<b>1.1%</b>	<b>0</b>	<b>0.0%</b>	<b>84,743</b>

DESERTIFICATION							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Amount	%	Amount	%	Amount	%	
Very high exposure	0	0.0%	0	0.0%	0	0.0%	0
High Exposure	1,968	2.3%	0	0.0%	66,269	78.2%	68,237
Medium-High Exposure	59	0.1%	0	0.0%	12,858	15.2%	12,917
Medium-Low Exposure	5	0.0%	0	0.0%	3,376	4.0%	3,381
Low - No Exp.	0	0.0%	0	0.0%	0	0.0%	0
<b>TOTAL</b>	<b>2,032</b>	<b>2%</b>	<b>0</b>	<b>0%</b>	<b>82,710</b>	<b>98%</b>	<b>84,743</b>

As a result of the analysis performed, properties with a very high or high level of exposure to acute or chronic physical risk events, depending on their geographic location, and whose sensitivity to this type of event is high, represent a very low percentage of the overall value of the various mortgage and real estate asset portfolios.

f) CO<sub>2</sub> footprint of the financed portfolio.

An essential part of Unicaja Banco's strategic commitment to the environment is the reduction of its carbon footprint. In order to meet this strategic objective, it is necessary to integrate methodologies into climate risk management that allow for scientific alignment with the Paris Agreement, which establishes that the increase in the planet's global temperature must be kept below 1.5°C by 2050. To this end, Unicaja Banco is working on the adoption of methodologies for setting decarbonization targets in line with the Paris Agreement, such as SBTi (Science Based Targets) or PACTA (Paris Agreement Capital Transition Assessment).

The determining factor in meeting these objectives is the reduction of greenhouse gas concentrations, for which an adequate measurement of the carbon footprint of the investments financed by the Bank must first be carried out. This will make it possible to identify the portfolios and sectors in which emissions are concentrated, in order to subsequently define priorities for decarbonization.

The calculation of financed emissions for all portfolios is performed at the asset level, following the calculation methodology developed by the three banking associations (AEB, CECA, UNACC) which, in turn, is aligned with PCAF (Partnership for Carbon Accounting Financials), a reference methodology in the sector on a collaborative basis, which aims to establish a harmonized and robust approach for the measurement of financed emissions to facilitate the establishment of reduction targets.

The PCAF methodology is initially based on the classification of the Bank's assets and investments into a series of portfolios and sectors.

- For the loan portfolio, a distinction is made between the sub-portfolios of corporate loans, mortgage loans, loans for the acquisition of motor vehicles, project finance and loans to public administrations.

- For the fixed-income portfolio, a distinction is made between the corporate bond and sovereign debt subportfolios.
- For the equity portfolio, a distinction is made between the sub-portfolios of holdings in listed and unlisted companies and project finance.

In turn, once these portfolios have been defined, the investments are classified by sector of activity in order to identify those activities that contribute most to climate change. Finally, once the emissions attributable to each borrower have been obtained through different metrics, according to the information disclosed by the borrowers or through the databases provided by PCAF, and considering the quality of the available data(score), it is necessary to define the proportion of such emissions that is assigned to loans or investments, according to a concept called attribution factor.

According to this methodology, the final result obtained, as of December 31, 2022, for the credit, fixed-income and equity portfolios that finance the private sector amounts to 5.9 million t of CO<sub>2</sub> equivalent:

	Emissions (Tn CO <sub>2</sub> -eq)	%	Of which: Scope 3 (tn CO <sub>2</sub> -eq)	%	Score
<b>Private sector financing</b>					
<b>Credit portfolio</b>	<b>5,322,571</b>	<b>87.9%</b>	<b>2,383,999</b>	<b>91.9%</b>	<b>3.2</b>
Corporate Loans	3,841,059	64.7%	2,369,072	91.3%	3.2
Project finance	66,189	1.1%	14,927	0.6%	4.2
Mortgage loans	1,390,226	23.4%			3.2
Motor vehicle loans	25,089	0.4%			4.0
<b>Fixed Income Portfolio</b>	<b>232,619</b>	<b>3.9%</b>	<b>24,730</b>	<b>1.0%</b>	<b>3.5</b>
Corporate Bonds	232,619	3.9%	24,730	1.0%	3.5
<b>Equity Portfolio</b>	<b>379,766</b>	<b>6.4%</b>	<b>185,527</b>	<b>7.2%</b>	<b>3.5</b>
Holdings in listed/unlisted companies	379,766	6.4%	185,527	7.2%	3.5
<b>Total financed issues</b>	<b>5,934,956</b>	<b>100.0%</b>	<b>2,594,256</b>	<b>100.0%</b>	<b>3.3</b>

Additionally, emissions generated by financing to public administrations, through loans or the acquisition of sovereign debt, amounted to 4.5 million tons of CO<sub>2</sub> equivalent.

	Emissions (tn CO <sub>2</sub> -eq)	%	Score
<b>Public sector financing</b>			
Loans to Public Sector	1.158.738	25,7%	4,7
Sovereign debt	3.348.026	74,3%	1,1
<b>Total</b>	<b>4.506.764</b>	<b>100,0%</b>	<b>1,9</b>

The detail of financing to the productive sector, including corporate loans, project finance, corporate bonds and participations in listed and unlisted companies, is shown below, with emissions amounting to 4.5 million tons of CO<sub>2</sub> equivalent.



Financing of productive sectors	Emissions (tn CO <sub>2</sub> -eq)	%	Scope 1 and 2 (tn CO <sub>2</sub> -eq)	%	Scope 3 (tn CO <sub>2</sub> -eq)	%	Score
Steel	188,557	4.2%	55,074	2.9%	133,483	5.1%	2.9
Agriculture	467,889	10.4%	368,097	19.1%	99,792	3.8%	4.2
Aluminum	32,684	0.7%	10,356	0.5%	22,328	0.9%	4.0
Aviation	36,368	0.8%	24,692	1.3%	11,676	0.5%	4.0
Coal	878	0.0%	389	0.0%	489	0.0%	4.0
Cement	32,133	0.7%	22,286	1.2%	9,847	0.4%	4.0
Fossil fuels	860,572	19.0%	112,641	5.9%	747,931	28.8%	2.2
Energy	1,438,532	31.8%	938,387	48.7%	500,145	19.3%	1.8
<b>Total emissions</b>	<b>4,519,642</b>	<b>100.0%</b>	<b>1,925,386</b>	<b>100.0%</b>	<b>2,594,256</b>	<b>100.0%</b>	<b>2.9</b>

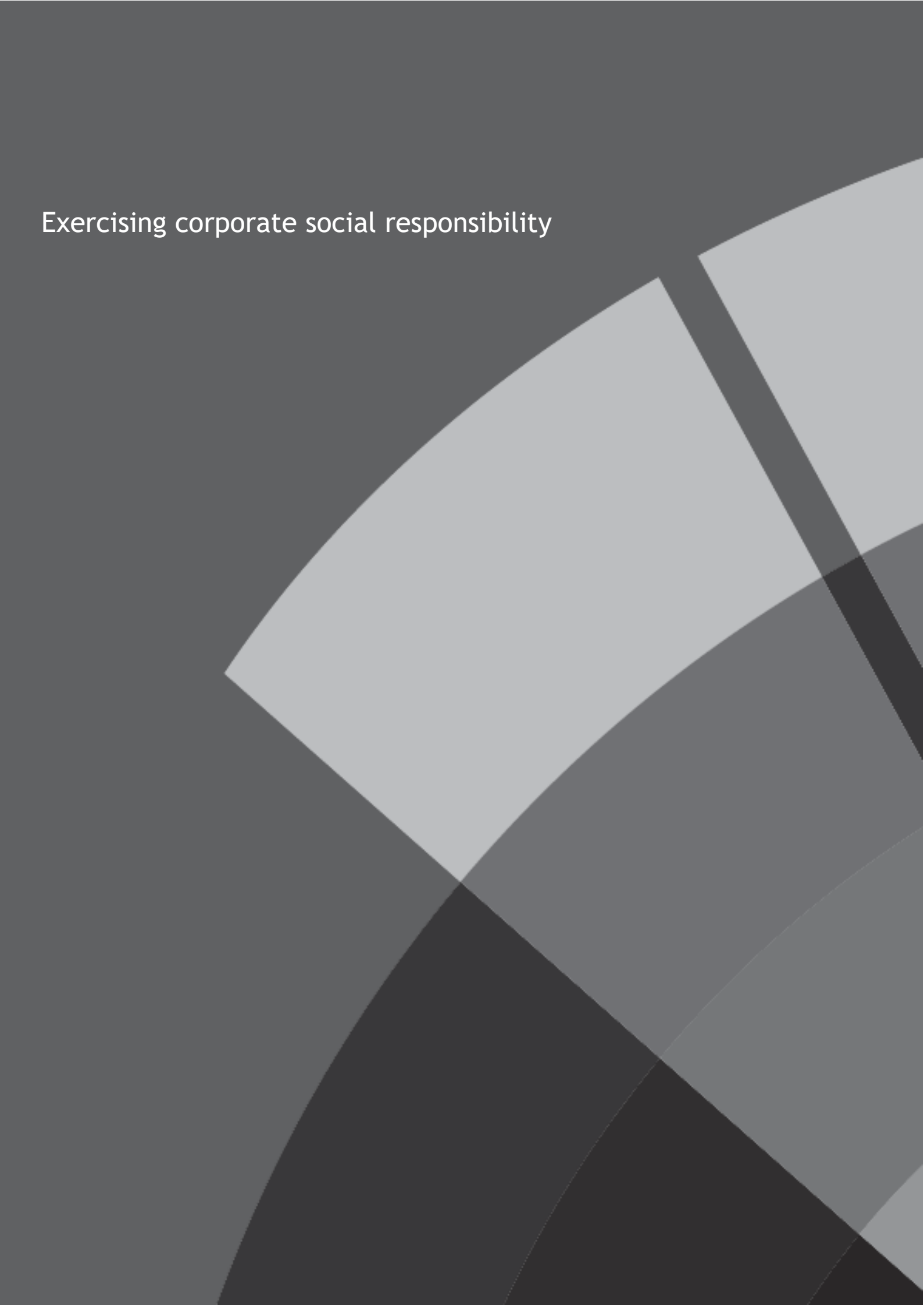
Finally, the following table shows the emissions generated by the portfolio of mortgage loans granted to both individuals and companies in the real estate sector, with a total amount of 1.4 million t of CO<sub>2</sub> equivalent.

Mortgage loans	Emissions (tn CO <sub>2</sub> -eq)	%	Score
<b>Residential</b>	<b>1,267,898</b>	<b>91.2%</b>	<b>3.1</b>
Multifamily Housing	1,117,381	80.4%	3.1
Individual Housing	150,516	10.8%	3.2
<b>Commercial</b>	<b>122,328</b>	<b>8.8%</b>	<b>4.0</b>
Offices	16,144	1.2%	3.8
Shopping mall	64,792	4.7%	4.0
Hotel	519	0.0%	4.0
Warehouse	35,879	2.6%	4.1
Others	4,994	0.4%	4.2
<b>Total</b>	<b>1,390,226</b>	<b>100.0%</b>	<b>4.3</b>

#### g) Taxonomy of sustainable investments

In addition to the above, it should be noted that the Group discloses information related to the exposure (eligibility) of the portfolio for environmental purposes “mitigation and adaptation to climate change” as of fiscal year 2021. This information, with respect to fiscal year 2022, can be found, accompanied by the appropriate explanations, in the section “Indicators of Art. 8 of the European Union (EU) Environmental Taxonomy Regulation”.

Exercising corporate social responsibility





## SOCIAL RESPONSIBILITY MODEL AND AREAS OF APPLICATION (GRI 2.12, GRI 2.13, GRI 2.14, GRI 2.23, GRI 2.25, GRI 2.28, GRI 3.3)

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.

Unicaja Banco's Board of Directors is the highest body responsible for CSR Policy. Therefore, it is responsible for setting the guidelines that guide 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.

Unicaja Banco has strengthened its governance in the area of Sustainability and CSR with the creation by the Board of Directors of a Committee to support the Board, the Sustainability Committee. This Committee shall be responsible, among other matters, for submitting proposals on sustainability matters, as well as supervising that the Company's practices related to sustainability are in line with the strategy, the policies established and the commitments acquired.

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.








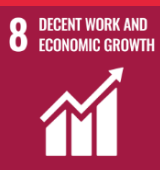





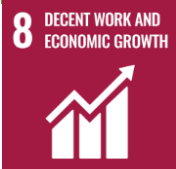





#### CSR Master Plan (GRI 2.24, GRI 3.3)

In June 2022, Unicaja Banco's Board of Directors approved the CSR Master Plan, as anticipated in previous statements. To this end, the CSR Master Plan establishes a set of management guidelines and a series of initiatives for the appropriate progress in the integration of environmental, social and governance criteria in the Group's activities.

To this end, the main objectives of the CSR Master Plan are as follows:

1. Establish, for the period 2022-2024, Unicaja Banco's CSR strategic lines, reinforcing, to the extent possible, the work in this field within the Group.
2. Point out socially and environmentally responsible actions aligned with the Bank's strategy.
3. Move towards a business model that maximizes the creation of long-term shared value for all stakeholders (shareholders and investors, customers and users, staff, suppliers, territories, society, environment), responding satisfactorily to their needs and expectations.
4. Promote the integration of CSR into the Group's strategy as an element of competitiveness.

The following table summarizes the strategic lines, classified by subject and stakeholder, the general objectives of the CSR Master Plan, and the SDGs to which it contributes:

STRATEGIC LINES	OBJECTIVES	ODS
Corporate governance	Develop best governance practices that ensure a relationship framework based on transparency and trust.	   
Customers and users	Maintain relationships in line with customers' preferences and needs, by adapting the range of products and services offered with the aim of creating value both for this stakeholder group and for the environment in which Unicaja Banco operates, aspiring to achieve lasting commercial relationships based on trust.	     
Workforce	Develop a favorable framework of relations so that Unicaja Banco's project is a success shared by all, promoting, among others, the principles of ongoing dialog, equal treatment and opportunities, conciliation and diversity.	    
Society	Recognition of Unicaja Banco as a driver of social, environmental and economic development of the territory, encouraging active listening, incorporating social expectations, and generating trust and a good image.	   



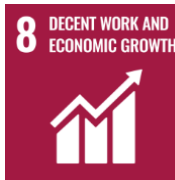







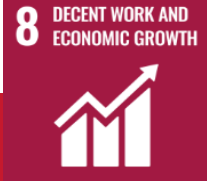


		 
Shareholders and investors	Deepen the relationship with shareholders, investors and analysts, providing updated and transparent information on the Company, going beyond that established by the legal framework whenever possible.	  
Environment	<p>Minimize the negative impact and reduce the associated costs through a more efficient consumption of resources and a correct environmental and energy management in all processes, while favoring the positive impacts derived from the development of the Bank's activity.</p> <p>Adopt measures to address climate change, biodiversity loss and environmental degradation.</p>	   
Suppliers	Promote responsible management in the supply chain with respect for labor legislation and human rights, as well as socially and environmentally responsible actions by this stakeholder throughout the entire value chain, which drive economic development in the Bank's area of operation.	   

Table 1. Strategic lines of the CSR Master Plan and related SDGs. The material SDGs for the Unicaja Banco Group are highlighted in greater size.

In order to ensure the achievement of the CSR Master Plan, it is necessary to carry out adequate monitoring, control and assessment of the programmed actions and their implementation process, as well as of the results obtained and possible deviations from the objectives set.

The Sustainability and CSR Committee will be responsible for coordinating the implementation and monitoring of the CSR Master Plan, which will periodically discuss progress.

Information on the degree of progress will be provided in subsequent Non-Financial Information Statements.

## Relationship with stakeholders

The Group develops a responsible and sustainable business model, one of the essential elements of which is the involvement of stakeholders and the creation of shared value for all of them.

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

Table: Stakeholders and responsible practices

People	Territories	Society	Environment
Customers Employees Shareholders and investors Suppliers	Public Administrations	Education Financial education Social and financial inclusion	Energy efficiency Environmental protection The fight against climate change
	Social organizations of reference	Social housing	
	Businesspeople and entrepreneurs	Social economy Vulnerable groups	
	Agricultural sector/Rural areas	Fiscal responsibility Prevention of corruption and other illegal conduct	

The assumption of these commitments requires the provision of different elements for an open and institutionalized dialog with the various stakeholders. The Group continuously reviews the identification and selection of stakeholders and the processes necessary to keep this two-way dialog 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 dialog 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](http://www.cnmv.es)) in order to ensure that the market is kept informed.

- The Bank's corporate website

The Unicaja Banco corporate website 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 Bank 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

Unicaja Banco maintains a fluid, continuous and transparent dialog 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 Bank's official profiles on Twitter, Facebook, Instagram, LinkedIn and YouTube allow it to maintain a fluid dialog 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 dialog 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) (GRI 203-2)

The United Nations Sustainable Development Goals (SDGs) were established as a challenge for all social and economic agents on a global scale, with the aim of contributing to a more sustainable future in all its aspects, to end poverty, protect the planet and ensure that people enjoy peace and prosperity.

The United Nations Development Program (UNDP) has made a call on governments, the private sector, civil society and citizens alike to ensure a better planet for future generations. In this regard, the Unicaja Banco Group, through its activities and by attending to the social responsibility model implemented, contributes directly to the achievement of the SDGs. One of the greatest contributions to their achievement is the establishment of alliances and spaces for dialog with other 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 continue to be 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 2022 by signing a new agreement 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.

Within the framework of the support provided to OECA, Unicaja Banco has regularly participated in the activities and dialogs organized by said Observatory, in which issues related to the 2030 Agenda have been discussed.

## INTERNISA

In 2022, a collaboration protocol was signed between the Andalusian Federation of Municipalities and Provinces (FAMP), the Unicaja Foundation, Unicaja Banco and Edufinet for the delivery of training actions within the framework of the INTERNISA project, financed within the European Neighborhood Instrument Cross-Border Cooperation of the Mediterranean Sea Basin Program, which is better known by its acronym ENI CBC MED.

The project aims to bridge the digital divide among women by intervening in labor supply and demand, thereby reducing female unemployment in these countries, while providing innovative employment services in these nations. In this way, the project will address the dual challenge to the prosperity of these countries that suffer from low levels of women's participation in the labor market, as well as low levels of digitalization of their economies.

The collaboration foreseen in this Protocol will be developed through eleven face-to-face training actions in Andalusian municipalities, whose general content will consist of offering training and knowledge and training transfer activities in the field of digitalization in the financial sector, especially aimed at young unemployed women. These physical development points are designed for people who do not have access to the Internet, and therefore cannot access online services and resources, as well as to provide a point of information about the project and its activities.

## Adherence to the sectorial strategic protocol to reinforce the social and sustainable commitment of the banking sector

Following Unicaja Banco's adherence, in March 2022, to the strategic protocol promoted by the sector to reinforce the social and sustainable commitment of the banking sector, especially with regard to the elderly and the disabled, in addition to the measures that the Bank has been habitually implementing in this area, another series of initiatives have been implemented to promote financial inclusion.



Unicaja Banco's financial and digital education program, which has benefited close to 3,000 senior citizens in 2022, stands out. The sessions are carried out by the Bank itself, in collaboration with the Edufinet Project, which the financial institution promotes together with the Unicaja Foundation.

Additionally, with the elderly and less digitized groups in mind, Unicaja Banco stresses that the financial digitization process should be inclusive, emphasizing the motto of the universal values of the Sustainable Development Goals (SDGs), "Leave no one behind", with the Bank focusing on financial and digital inclusion.

### The Bank collaborates with Save the Children, UNHCR and UNICEF



Unicaja Banco, with the aim of continuing to respond to the humanitarian crisis being suffered by the Ukrainian people, has reinforced in December 2022 the donation campaign among its customers and employees through Save the Children, UNHCR and UNICEF, initiated at the beginning of the year. Tools have been put in place in

the Bank's different stakeholder groups, especially its customers and employees, such as the possibility of making commission-free transfers to the aforementioned NGOs.

Aligned with these organizations, Unicaja Banco's priorities are the protection of children affected by the war conflict, humanitarian assistance in the displacement of people fleeing Ukraine, and support to provide refugees with long-term solutions for their temporary integration when they are displaced from their country.

### 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, Unicaja Banco signed, together with more than twenty Spanish financial institutions, a collective agreement on climate action, promoted by the Spanish Banking Association (AEB) and the Spanish Confederation of Savings Banks (Confederación Española de Cajas de Ahorros, CECA), whereby it undertook, among other measures, to reduce the carbon footprint of its credit portfolio within a certain period of time, in a manner 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, with the levers represented by the Sustainable Finance Action Plan and the 2022-2024 Strategic Plan itself.

The first carbon emissions measurement data associated with the credit, fixed income and equity portfolios, in compliance with the commitment, are provided in this Statement (section “Climate risk management”). The decarbonization targets will be set below.

### Unicaja Banco Forests

Unicaja Banco maintains its 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.

Through this initiative, the Bank 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 2022, giving continuity to the Unicaja Banco Forests project initiated in 2019, the Bank, together with the Toledo City Council, has collaborated on a reforestation project in the surroundings of Fuente del Moro, Toledo. In this project more than 40 people, employees of the Bank and their families, volunteered to plant a total of 365 native trees.



### Agreement with the Biodiversity Foundation



Biodiversity, its protection, conservation, recovery and study of the consequences of its loss, is one of the frameworks on which the European Union’s Environmental Taxonomy is based.

Unicaja Banco is committed to creating, promoting and sustaining the so-called “green economy”, one of the priority axes of its 2022-2024 Strategic Plan.

As part of this line of action and in its interest in promoting

sustainable development, Unicaja Banco has signed a collaboration agreement with the Biodiversity Foundation, part of the Ministry for Ecological Transition and the Demographic Challenge

(MITECO). Since its signing, initiatives are being promoted to promote transformation at all levels: economic, cultural and social, within the framework of the Spanish Government's Recovery, Transformation and Resilience Plan.

Unicaja Banco will offer financial guarantees to the recipients of these grants, allowing them to receive them in advance through the Biodiversity Foundation.

### Unicaja Banco and Fundación Real Madrid collaborate in labor reinsertion and various socio-sports projects

Unicaja Banco has launched the Real Madrid Foundation Solidarity Investment Fund, a socially responsible investment fund that will contribute financially to one of the Real Madrid Foundation's social projects called "Emprendeporte", which is aimed at facilitating the socio-labor reintegration of the long-term unemployed.

With this Solidarity Investment Fund, among others of similar characteristics included in its offer, Unicaja Banco aims to give greater impetus to its socially responsible investment strategies, as part of the actions it carries out in the area of sustainable finance and CSR.

Unicaja Banco is the official bank of Real Madrid since 2021 and has been collaborating since 2012 with the Real Madrid Foundation in the achievement of some of these projects for the integration of socially disadvantaged groups through sports, both in social and sports schools and through programs in penitentiary centers.

For years, Unicaja Banco has been collaborating in the sustainability of various socio-sports projects for the integration of socially disadvantaged groups through soccer, such as the socio-sports school in Quinta de Asturias, the program in the penitentiary centers of Villabona (Asturias) and Ocaña II, Toledo (Castilla-La Mancha).

### Unicaja Banco promotes innovative workshops on SDGs and Science in Castilla-La Mancha

Unicaja Banco has promoted the "SDGs&Science" project, as part of its sustainability and CSR strategy, in which it incorporates the 2030 Agenda to contribute to the achievement of those SDGs most closely connected with its activity and its social and environmental vocation.

This initiative has reached, in the last quarter of the 2021-2022 academic year, more than 250 students in Castilla-La Mancha. These are

workshops launched together with the Department of Sustainable Development of the Regional Government of Castilla-La Mancha, through the Impulsa Foundation, and organized and taught by the Asociación Ciencia a la Carta (Science on Demand Association).

Throughout ten science outreach workshops, in which primary, secondary and high school schools have participated, they have been able to learn about and work on the SDGs of the 2030 Agenda in order to contribute, in their daily lives, to the achievement of these 17 Goals.



The training focused on the transmission of knowledge about non-polluting energies, biodiversity and healthy habits, and was completed with practical and participatory activities such as experiments and model assembly.

### Unicaja Banco promotes sustainable economy in Extremadura

Unicaja Banco has joined “Extremadura is the future”, a public-private collaboration alliance, promoted by the Social Council of the University of Extremadura (UEX), whose objective is to promote opportunities that boost the development and economic and social growth of the region. In this sense, the financial institution will collaborate especially in programs that promote sustainable economy.

After joining this alliance, Unicaja Banco will participate in the Sustainable Economy Observatory, a meeting point between the academic world, the financial sector and the business world, to develop actions and solutions towards a sustainable development model in Extremadura. Among these actions is the creation of a Sustainable Finance Forum, coordinated by the University of Extremadura, to promote research and knowledge transfer in finance applied to social care and sustainability.

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



Following the signing of a collaboration agreement with Smart City Cluster in 2021 to promote technology and innovation initiatives and projects, as well as sustainable finance, within the framework of the promotion of smart cities, Unicaja Banco has formally joined the Cluster as a partner in 2022, which will serve to reinforce 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.

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

In 2022, 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. Through the program #EmploymentForAll, the Adecco Foundation implements resources, tools and training aimed at increasing the employability of these people.

Within this framework, the Bank has again supported Women's Week 2022 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.

Likewise, the financial institution, within the framework of the celebration of the International Day for the Elimination of Violence against Women on November 25, has signed a collaboration agreement with the Adecco Foundation to support, among other initiatives, the publication by the latter of its report on Gender Violence and Employment, which it prepares every year with the aim of raising awareness about the social and labor reality of these women and highlighting employment as one of the key elements in their recovery process, as well as to reinforce their independence and autonomy.

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 2022, 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 the SDGs, with the aim of disseminating them to 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 2022, the material on "Sustainable Finance and the 2030 Agenda" has been published: Investing in the transformation of the world" in order for employees to learn how this Agenda has made sustainable finance one of the main tools to drive the transformation of the global financial system. Sustainable finance is the product of integrating environmental, social and governance aspects into financial planning and investments.



## COMMITMENT TO PEOPLE

### CUSTOMERS AND USERS (GRI 3.3)

Following the milestone that was the operational and technological integration, 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, in order to establish 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 key elements for the sustainability of the companies. For this reason, Unicaja Banco monitors the customer's voice in order to optimize their experience and enhance their level of satisfaction and commitment to the Bank. The Unicaja Banco Group thus seeks the continuous reasonable coverage of customers' expectations, adjusting the range of products and services to their needs and preferences.

The Customer Experience model implemented at Unicaja Banco is based on the NPS (Net Promoter System) methodology as a corporate system for customer experience management (with the Net Promoter Score as the main metric) and on the progressive deployment of a listening process through a program for capturing the voice of customers in a systematic, automated manner and at critical moments, which guarantees a complete diagnosis of the customer's experience with the Bank from all angles.

From this "360° approach", the results of continuous measurements support a process of operationalization of the voice of the customer, with a system that helps to act tactically and strategically on the levers that improve the customer experience, increasing the number of promoters and minimizing the number of detractors.

The model has been developed gradually, as it is a process of cultural change and integration of tools, creation of action protocols, among other aspects. The speed of deployment has been interrupted by the pandemic, the merger and the operational integration process, leaving parts of the designed model to be deployed.

The application of this model makes it possible to identify customers' perception of the Bank at a global level, with the different services and channels with which it interacts, and the relative importance and contribution to satisfaction that they attach to each of the factors analyzed. This knowledge of the customer experience is obtained from customer experience studies, using satisfaction surveys as a tool. In 2022, as of the operational integration, this management model has been extended, as far as possible, to the entire perimeter of the new Bank, including the network coming from Liberbank.

One of the measurements with the greatest scope from a "relational" management framework are customer surveys to determine, at the office level, the likelihood of recommendation (NPS) of the customer

both regarding the Group and their branch, based on the aforementioned model. This system allows, and 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 based on established protocols. This model has been put on hold following the operational integration and will be reactivated in 2023. 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. Unicaja Banco's cumulative overall NPS as of December 2022 was 22.75% (the measurement range is theoretically between -100 and +100); this is a weighted figure, given that Liberbank customers were not incorporated until the integration. In 2021, the integrated data stood at 26.6%. The Global Risk Management Department monitors this NPS indicator on a monthly basis because of its consideration from the perspective of the risk propensity 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 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	2022: 161,528 2021: 210,570	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	2022: 7,845 2021: 6,992	Total number of employee responses

In 2022, 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. It should be noted that in 2022, the systematic measurement of the "Digital Banking" channel has been extended from operational integration to all customers regardless of their entity of origin.

On the other hand, sectorial comparisons have also been incorporated, such as the "Benchmarking Report on Customer Satisfaction of Financial Institutions" (Stiga) in order to complete the scope of internal measurements with information on market positioning.

The Voice of the Customer is an essential source of information for the operationalization of results (useful application 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 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. In this regard, and following the procedure described in the Product and Services Governance Policy regarding the launching of new products, Customer Experience is part of the work group for the development of the activities

pertaining relating to the design phase of new products, participating in the design of the MREL Deposit, EDP Photovoltaic Installations Loan and CASER Reverse Mortgage in the last year.

In turn, in 2022, specific measurements were carried out, mostly within the framework of the 2022-2024 Strategic Plan projects, such as “New Card Design”, “Uni Seguro Plan”, “Operational Download”, “Companies”, “Account Transfer”, “Wealth and Tax Advice” and “Debit2Go”. Others have also been designed and will be implemented in 2023, such as “eNPS” (NPS of the workforce with respect to the Bank), “ATM Channel”, “Customer Service Telephone Service” or “Remote Manager Channel”.

Special monitoring of vulnerable groups (such as the elderly) is relevant, obtaining information stratified by age and carrying out specific analyses for this group. Additionally, the launch of a pilot experience of “Digital Facilitators” has been accompanied by satisfaction measurements from a triple perspective: that of the customer, that of the office and that of the facilitator.

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 of the Group’s internal suppliers, central services and regional services and to all internal customers, including the network of offices. In 2022, it was decided to put this measurement on hold until the changes in internal services are consolidated, with the redesign of the integrated measurement model planned for 2023. This has not been an obstacle to implement specific measurements due to their special relevance, such as the process of assistance to operational and technological requests from employees channeled through “Click&Service”, which mainly affect customer interaction processes, or that of the “Uninoticias Magazine”, one of the main internal communication tools. At the same time, surveys have been launched at the request of certain internal service providers, such as “Internal Network Audit” or “Cleaning”.

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”.

In 2023, we plan to advance in the deployment of the Customer Experience Model and to resume those aspects that were left pending due to the operational integration. We are also working on the creation of a protocol for the application of the Customer Experience model in an integral manner in the Bank.

### Transformation Strategy and Coordination

The technological revolution that has been taking place in recent years is impacting today’s society at different levels. Companies, employees and customers are facing an ecosystem in full transformation. Unicaja Banco is committed to accompanying customers (with special attention to vulnerable groups, such as the elderly) in this changing context, evolving services and facilitating their use and access to them. This technological transformation brings with it new tools and methods of doing things that imply adaptations and new learning. Unicaja Banco is implementing initiatives to mitigate this impact and provide customers and employees with a more comfortable transition to the use of these new tools and channels, ensuring increasingly simple, broad and universal access.

Likewise, some of these new technologies are enabling the launch of digital tools and work methodologies that optimize the Bank’s internal processes and facilitate certain services, ultimately aimed at continuously improving the customer experience.

The fact that, during 2022, the technological integration of Unicaja Banco and Liberbank has also taken place has multiplied these needs and the number of changes for employees and customers.

In this regard, the following actions have been implemented during 2022:

- Digital Facilitators Program: With the aim of helping and accompanying both customers and employees in this transition process, a special Digital Facilitators program was launched, in which 130 new facilitators offered support to customers in tasks related to learning how to use channels such as the ATM or digital banking (app and web). This program had a customer NPS of 94%, of which 46% were over 61 years of age. The initiative emphasized training these customers to become self-employed in the future (66% of respondents said they could become self-employed), allowing them to avoid having to make trips to the office or wait in line to be served. In addition to improving the end-customer experience, this program has also had a positive effect on employees, relieving queues in the office and freeing up time to better perform their daily work.
- In collaboration with the Sustainability and CSR Department and Edufinet, a series of digitalization workshops for seniors have begun, including the design of two specific simulators so that, from a Tablet, seniors can practice performing different ATM and digital banking operations. The group of attendees is valuing the action very positively, highlighting the possibility of practicing before having to carry out a real operation.
- We are coordinating the analysis of two sector benchmark studies (FINALTA and CECA) that analyze the multichannel operations of the customers of different banks in Spain and Europe, in order to study trends and propose developments and best practices that allow them to have a better experience and a better way of adapting to them.
- We have also actively participated in a strategic project for the adoption of new Agile work methodologies in the Bank. At this moment, we are acting as Agile Coach of the two Agile pilot projects (one with Scrum method and the other with Scrumban) that are already in operation. This initiative includes specific training to facilitate change management towards this methodology.
- A strategic project for the Transformation of the Customer Experience has been initiated in order to articulate and implement strategies, protocols and management tools to improve the quality of customer service from a "Voice of the Customer" and value creation perspective.

Looking ahead to 2023, progress will continue to be made in these actions, as well as in the operationalization of the voice of the customer in the largest number of Bank processes, the accompaniment and facilitation of the use of digital channels by customers, change management for the adoption of new digital tools by employees to facilitate and make their work more efficient, and the scaling of new work methodologies that allow for increasingly agile, transversal and self-managed teams.

## Innovation

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

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

To this end, during 2022 the following was promoted:

- An innovation observatory in which initiatives such as the following have been developed:
  - Training on cryptocurrencies and artificial intelligence, both for internal and external teams, through the Sustainability and CSR Department and Edufinet.
  - Innovation newsletters shared with different profiles of the Bank's Central Services.
  - Development of news for specialized publications and participation in forums.
  - Development of articles and reports that delve into the main lines of Innovation: artificial intelligence, Blockchain and Crypto, OpenBusiness (Fintechs, Startups).
  - Development of Design Thinking and Design Spring workshops to help foster a culture of innovation in the Bank.
- A test space to develop co-innovation Labs (coLABs) in which we work collaboratively with different external agents (startups, partners, technology providers, Fintechs, etc.), internal teams of the Bank and potential users/customers. In these spaces, new products, services and business models based on the adoption of new technologies, ways of working or alliances with third parties are identified and tested in the fastest, safest and most reliable way. 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, notably including Fundación Innova IRV).

Therefore, the following initiatives/incubations have been worked on during 2022:

- An Avatar prototype which, through artificial intelligence and conversational interfaces, can interact with a human in natural spoken and written language, helping them to use the Bank's financial services in an efficient and inclusive manner. We seek to incubate a new type of banking, conversational banking, which will allow us to bring the advantages of digitalization and the knowledge/use of financial services to all types of customers, including those who have difficulty using current digital channels (web, app, phone).
- A laboratory of Voice Biometrics in which four leading companies in this technology have analyzed the maturity of these technologies when used to reduce fraud in digital banking channels, while facilitating the inclusion of people with visual or motor impairments.
- An artificial intelligence laboratory applied to compliance with MiFID II (Market in Financial Instruments Directive) regulations, the aim of which is to see how artificial intelligence can

help customers and the Bank to better understand the risks and benefits of financial instruments and more automated compliance with the MiFID directive.

- A cryptocurrency lab to analyze the impact of the MiCA (Market in Crypto Assets) Regulation on the regulated banking sector. This is a sectorial project, carried out within the context of the Spanish Confederation of Former Savings Banks (CECA), whose objective was to learn about the impact that the implementation of the new European Regulation MiCA, which is expected to regulate the activity of cryptocurrencies in the Eurozone, will have on the Spanish banking sector. This study allowed us to anticipate both the regulatory changes that the Bank will have to adopt and the implications that such changes will have on customers, many of whom have limited knowledge of the cryptocurrency business. With this, the Bank intends to be prepared to offer a service that allows its customers to know the true implications of cryptocurrencies, understanding their risks and opportunities in all of their complexity.
- A Crypto Services laboratory in which, together with a crypto company of reference in the Spanish crypto sector, a cryptocurrency training course is being designed for customers to take. The Bank's objective is to be able to offer its customers tools that allow them to obtain the necessary knowledge to understand the risks and opportunities derived from these new technologies and the "pseudo-financial services" that are being developed with them.
- A project team with which the solutions incubated in the previous stages of innovation can be scaled (made productive) throughout the Bank. In this regard, during 2022 we have been defining and creating a project for the implementation of a Virtual Employee Service Assistant. A project that we expect to develop during 2023, and which stems from incubations carried out in innovation during fiscal years 2021 and 2022. The objective of this project is to develop a Virtual Assistant that allows the Bank's employees to resolve, through written conversations in natural language, automatically and without time restrictions, basic queries and incidents that currently require human intervention and cause undesired delays in their resolution. This is intended to improve the level of service to our own employees, facilitating the resolution of their requests in due time and form.

### Digital Business

In 2022, technological and operational integration tasks in the digital area have focused mainly on two lines:

- Unify digital platforms, facilitating unified access and standardizing processes so that the digital experience of all customers is the same.
- Advance the availability in the integrated target platform of existing services in the source platforms, to avoid loss of functionality or service.

This technological integration phase made it possible to advance the availability of a set of digital capabilities and, once completed, has focused on launching all of the lines established in the Digital Business Framework Project included in the 2022-2024 Strategic Plan, one of its objectives being to ensure that more than 60% of the Bank's customers are digital assets. In this way, the digital strategy is aligned with the growing demand of customers in the use of digital capabilities as a means of daily relationship with the Bank.

The Digital Plan is based on the implementation of a series of initiatives that develop these five strategic levers:

- Evolution of the digital customer acquisition model as a driver of the Bank's growth.
- Development of a marketing model focused on maximizing the scope and personalization of the offer.
- Evolution of Digital Banking to position it as an industry benchmark, incorporating capabilities that enable our customers to manage their day-to-day business, both in terms of contracting and servicing, with a design focus on User Experience.
- Development of journeys and digital platforms to articulate the commercialization of the main business lines.
- Expansion of Open Banking capabilities as the core of the Bank's business model to create value-added services for customers.

The impulse given to the different lines of the Digital Plan has allowed us to achieve significant progress in the ratios of use of digital channels for the different needs demanded by customers. At the end of the fourth quarter of 2022, 61.5% were digital customers; digital customer acquisition accounted for 32% of the customers acquired, notably including the advance in digital sales of consumer loans (30.5%), accounts (28.2%) and fund subscription (23.6%) over total sales in the Bank.

The development of the alliance program has made it possible to generate an offer that responds to the specific needs of different customer segments, based on a line of communication and digital products customized for these customer groups. In this line, progress has been made in the programs offered by the alliances with PlayStation, Real Madrid and IKEA.

Digital operations are also growing in 2022 with respect to operations in the physical channel, with some transactions reaching figures such as 94% of transfers already being made from the digital channel. The Digital Plan accompanies this growing trend in the sector, progressively increasing the options and functional capabilities of Digital Banking, as well as introducing components that improve the usability and accessibility of the digital interfaces available to customers.

Finally, progress has been made in the development of the Remote Managers channel, reaching a base of 195 thousand customers in this channel by the end of 2022, which aims to monitor and provide personalized attention to customers through the digital capabilities of the platform and also taking into consideration customers who do not have offices nearby, as an element to promote financial inclusion.

### Social media

Work on social media focuses on the general aims established for the Group's presence on social networks:

- Bring the brand closer to the digital world.
- Develop a digital entity image through a structure of official accounts.
- Be an open, friendly bank.



**REDES SOCIALES**  
del Grupo Unicaja Banco



- Respond and attend to customers and users in the digital environment.
- Publish Group news and commercial and corporate information.
- Promote CSR, sustainability and financial education activities.
- Interact with customers and the general public.

Content related to the Bank's corporate social responsibility plays a prominent role in the regular communication carried out on the Bank's social networks. Throughout 2022, more than 260 publications were shared with an approximate reach of 353,000 impressions.

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). It should be noted that the number of queries for information and attention through social networks (mainly Facebook and Twitter) increased significantly last year due to the integration process, as well as to the increase in Liberbank customers, who began to use Unicaja Banco's channels for information and queries.

At the close of 2022, the number of followers on Twitter was 18,704 (15,384 on @UnicajaBanco and 3,320 on @UnicajaResponde). The Facebook page had 22,812 Likes, while LinkedIn followers rose to 17,636, Instagram followers to 43,446 and YouTube followers to 1,141. The total community on the Bank's networks increased by more than 77% last year. By the end of 2021 it stood at 58,411 users and in 2022 it grew to 103,731 followers, with Instagram being the channel that experienced the highest growth in number of followers.

In addition to Unicaja Banco's main social channels, there are other specialized channels for young people, called Espacio Joven Uni on Facebook, Twitter, Instagram and YouTube. These channels exceeded 75,800 followers in 2022 (76,546 in 2021).

Meanwhile, the customer service data offered through Unicaja Banco's social media during 2022 were as follows:

A total of 26,950 queries were received during the year, 62% more than the previous year. Of these, 16,721 came via Facebook, 5,406 via Twitter (@UnicajaResponde), 4,151 via Google Play, 659 via Apple's App Store and 13 via Huawei.

In 2022 we continued 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 44.7% (Facebook), 10.8% (Twitter) and 34.2% (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 positive levels of recommendation.

Customer experience NPS	2022	2021
Twitter	10.8	26.4
Facebook Messenger	44.7	46.3
Both	34.2	42.4



After the integration process, Liberbank's social networks ceased their activity and the entire community of customers began to be served and informed through Unicaja Banco's channels.

A total of 37 articles were published on the Unicaja Banco blog (UniBlog) in 2022\* (83 articles in 2021); the number of users accessing the blog was 61,257 (25,535 in 2021) and the total number of visits was 77,367 (40,989 visits in 2021).

\*In relation to the number of users and blog visits there is a data gap from June 10 to August 10, 2022 (two months) due to the change of the data measurement platform.

### Customer Service (GRI 2.16, GRI 2.25)

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 2022, the average CSD resolution time was 48.4 days, compared to 35.3 days in 2021.

The Service handled a total of 55,605 registered complaints and claims in 2022. Of this number, 49,495 complaints and claims were admitted for processing (52,753 in 2021). The remaining 6,110 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	2022	2021
Assets	17,262	29,893
Liabilities	11,294	9,554
Services	4,351	2,567
Means of payment	14,550	8,995
Others	2,038	1,744
<b>TOTAL</b>	<b>49,495</b>	<b>52,753</b>

Table 1. Type of Unicaja Banco complaints and claims.

As far as the complaints resolved by the Customer Service Department are concerned, the direction of resolution in 2022 was: 20,631 complaints that were resolved in favor of the customer, 3,914 requests for information or explanations were also answered and 20,366 that were resolved in favor of the Bank (provisional data as of February 06, 2023).

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

Unicaja Banco	Favorable to the customer	Favorable to the Bank	Pending resolution	TOTAL
2022*	553 (55.19%)	214 (21.36%)	235 (23.45%)	1,002 (100%)
2021*	374 (59.84%)	242 (38.72%)	9 (1.44%)	625 (100%)

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

\*Provisional data as of February 06, 2023

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	2022	2021
Unigest	24	3
Unicorp Equity	1	1
Unimediación	1	0
Segurandalus	0	0
Duero Vida	15	20
Liberbank Vida y Pensiones	235	244
Liberbank Gestión	0	0
Liberbank Pensiones	0	0
CCM Brokers 2007	0	0
<b>TOTAL</b>	<b>276</b>	<b>268</b>

Table 3: Breakdown of Group Company claims

Regarding the direction of the resolutions in fiscal year 2022\* in relation to Group companies, 30 corresponded to requests for information or explanations that were met, 81 to claims that were resolved in favor of the customer, 135 were resolved in favor of the Bank, 15 were rejected, 7 withdrawn and 8 are pending resolution.

\*Provisional data as of February 06, 2023

### Consumer Protection (GRI 2.27, GRI 2.28, GRI 3.3, GRI 206-1, GRI 416-1, GRI 417-1)

Unicaja Banco has had a Commercial Communication Policy in place since 2017, which was approved by the Board of Directors after its last modification in June 2022 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 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 European environment and to an increasing extent in Spain, advertising self-regulation systems are common – systems that enjoy considerable and growing recognition by the 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 New Products 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, and in this case the Marketing Committee must consider them and submit them for approval by its members.

Among other aspects, the contracting procedure, the adequacy of the product or service as regards the regulatory requirements, its effects on the Bank's risk profile, and the possible

compensation associated with the distribution of the product or service, in order to determine whether its characteristics are in accordance with the regulations and established internal policies and do not create conflicts of interest.

### Protection of Personal Data and Guarantee of Digital Rights (GRI 2.16, GRI 2.27, GRI 3.3, GRI 418-1)

Unicaja Banco is committed to respecting the right to personal data protection and customer privacy, in accordance with the provisions of current regulations, General Data Protection Regulation 679/2016 (RGPD) and Organic Law on Personal Data Protection and Guarantee of Digital Rights 3/2018 (LOPDGDD), as set forth in our Code of Ethics.

In this sense, the Bank employs a Data Protection Delegate (DPD), who is common to the Bank and certain Unicaja Banco Group Companies, and a Governance Model and a General Privacy Policy, all of which cover privacy and personal data protection governance requirements. The aforementioned General Privacy Policy establishes the framework in which the main requirements of privacy and personal data protection are defined, with the commitment to protect and treat personal data in accordance with current legislation. The governance model defines the main functions in terms of the parameters of strategy, organization and governance to protect personal data.

In order to ensure compliance with data protection regulations, Unicaja Banco has developed internal regulations and procedures, also implementing continuous supervision of compliance with the guidelines set forth therein, with a series of controls aimed at mitigating possible risks that may arise from non-compliance.

In addition to the foregoing, and to ensure compliance with the privacy objectives, the Bank has a Personal Data Protection Committee, which also defines and monitors the action plans for the treatment of risks that may be identified.

During the 2022 fiscal year, and as part of the process of awareness and training of personnel involved in processing operations, the specific Training Plan provided to employees on Unicaja Banco's corporate intranet, to which the Bank's employees have access, continues to be developed, including information, training, regulations, procedures and assistance on personal data protection.

It should be noted that as of September 1, 2022, AENOR has certified that Unicaja Banco has an information privacy management system in accordance with the ISO/IEC 27701:2019 Standard for the processing activities carried out by the Bank as the party responsible for or in charge of the scope of the ISO/IEC 27001:2017 that covers the systems that support the Electronic Banking services, corporate web portal and promotional web portals, the services of consultations, payments, deposits and cash withdrawals at ATMs (Financial Self-Services), internal management and support services for Host-based Information and Communication Technology (ICT) operations and internal ICT services based on distributed systems (microcomputer environment, intranet and data warehouse), in accordance with the statement of applicability in force, as of the date of issuance of the certificate.

With regard to the claims filed with the Supervisor, a total of 14 Claim Transfers and Information Requests (11 in 2021) against Unicaja Banco were received in 2022 by the Spanish Data Protection Agency (AEPD), by virtue of the previous mechanism of admission to process AEPD claims. Allegations have been sent to the Agency for 13 files, and 1 file is being processed. Of those already filed, the Agency has archived 2 files, has rejected 6 files for processing, and has accepted 1 complaint for processing, resolving it by sending new documentation without requiring additional actions to be taken by the Bank.

The remaining 4 files are currently awaiting a response from the Agency. Based on these actions, the requests for information cannot be considered substantiated claims.

Regarding compliance with legislation and regulations, there have been no significant cases of non-compliance or fines paid during the reporting period.

### Cybersecurity, Privacy and Technological Risk

Unicaja Banco is immersed in a process of technological transformation that will allow it to progressively expand the catalog of services offered and improve its customers' experience. To this end, the Bank is relying on the adoption of new technologies and alliances with technology service providers to strengthen its digital capabilities.

Information security and operational resilience are key elements in this technological transformation process. This is manifested in the commitment of the Bank and its Management to guarantee that the services provided by Unicaja Banco and its Business Group are robust, secure and resilient, ensuring optimal conditions of availability, integrity and confidentiality of its customers' data at all times.

To this end, Unicaja Banco has defined a Technology Plan for the period 2023-2024 that includes specific initiatives for the continuous improvement of cybersecurity and technological risk management. Among the main lines of this Plan in terms of cybersecurity and technological risk are:

- Ensure proper governance of cybersecurity and technological risk in accordance with the three lines of defense model, maintaining continuous channels of communication with senior management, enabling informed decision making.
- Continue to strengthen processes and tools in the area of cybersecurity and privacy, protecting the Bank's information assets and its customers' data against the sophistication of threats. This includes specific cyberfraud management processes and practices aimed at the theft of credentials of the Bank's customers.
- Continue to make progress in improving the Bank's operational resilience, establishing continuous improvement processes for business continuity and system recovery plans.
- Strengthen the governance of the supply chain, ensuring that Unicaja Banco's suppliers provide their services in accordance with the Bank's cybersecurity and technological risk standards.
- Engage employees and customers in the responsible use of digital systems through continuous training and awareness through various channels.
- Ensure that the Cybersecurity and Technological Risk management processes comply with the requirements of the main regulations and best practices in force in the sector.

Likewise, and on the occasion of the integration of Liberbank's systems in May 2022, the Bank has reinforced all its processes and carried out an exhaustive monitoring of the threats that could affect a project of this magnitude. In this way, the technological integration has been executed according to the defined planning.

## Cybersecurity and Technological Risk Governance (GRI 2.12, GRI 3.3)

### Three lines of defense model

Unicaja Banco has a cybersecurity and technological risk governance framework approved by Management in 2019 and subject to continuous improvement and updating processes. It is based on a model of three lines of defense, structured as follows:

- First line of defense, made up of the Technology Department and other operational areas, responsible for implementing cybersecurity and technological risk policies and action plans, and defining and executing the necessary procedures to guarantee adequate levels of availability, integrity and confidentiality of information.
- Second line of defense, represented by the Global Risk Control Department, in charge of defining cybersecurity and technological risk policies, ensuring their implementation and continuously assessing the risks to which the Organization is exposed, proposing actions for their mitigation.
- Third line of defense, represented by the Internal Audit Department, which independently supervises the previous areas, identifying weaknesses in the control and management of cybersecurity and technological risk.

### Governing and management bodies

Unicaja Banco has defined a structure of internal bodies to maintain continuous communication channels with Senior Management and informed decision-making in the field of cybersecurity and technological risk.

The structure of internal bodies contemplates a series of multidisciplinary committees and working groups, thus guaranteeing the transversality of corporate actions in the face of risks. These organs are:

- Technology and Innovation Committee, which supports the Board of Directors, with the following functions:
  - Assist the Board of Directors in making decisions affecting technology, information and data management and the Company's telecommunications structures, reporting on strategic plans and actions, and submitting the appropriate proposals.
  - Oversee the optimization of technological support for information processing and the development of systems and applications, ensuring their proper operation and data security.
  - Follow the process of technological transformation of the Company, with particular attention to its impact on the business model.
  - Follow technological risk, in general.
  - Ensure the identification of potential avenues for innovation present in the Company, as well as to supervise and monitor innovation initiatives that have an impact on the business model.
  - Provide such assistance as may be required, within the framework of their respective competencies, by the Audit and Regulatory Compliance Committee and by the Risk Committee, and to act

in coordination with both Committees to the extent necessary for the exercise of their own competencies.

- Risk Committee, which also supports the Board with respect to all types of risks, including technological risks.

For further details on both Committees (Technology and Innovation, and Risks), please consult Unicaja Banco's corporate website.

- Technological Risks Committee and Privacy Committee, which include the relevant departments in the management of Cybersecurity and Technological Risk.
- Operational groups, representing the areas of operation and control: business, physical security, consulting, IT, etc.

### Risk metrics and control framework

To effectively control risks, Unicaja Banco has a series of tools at its disposal:

- Regulatory compliance control framework. The Bank has a control framework comprised of 200 controls that make it possible to evaluate and demonstrate the level of maturity of the cybersecurity and technological risk management processes with respect to the main regulations and best practices in the sector. The framework is continually expanding and evolving.
- Risk indicators. The Bank has defined and periodically measures a set of risk indicators (KRI) to identify potential risks in the management of cybersecurity and technological risk. A subset of these indicators is reported within the Bank's risk appetite framework and are monitored by senior management on a regular basis.

### Cybersecurity, Privacy and fraud management

#### Cybersecurity

The technological and cybersecurity risks faced by the Bank increase as cyber attacks become more sophisticated and the Bank's perimeter of exposure increases as a result of the use of new technologies and greater dependence on external suppliers.

In response to this scenario, Unicaja Banco continuously improves its monitoring, detection and response processes, seeking to maintain a proactive attitude towards the materialization of possible threats affecting the security of its information and the availability of its ICT services.

The main pillars on which Unicaja Banco's cybersecurity is based are described below:

- Establishment of a security baseline for all of the Bank's equipment, ensuring the application of uniform configuration criteria according to the associated risk level.
- Responsible treatment of information by the Bank's employees. During the year 2022, we have improved the protection mechanisms against information leaks and launched the pilot for the implementation of an IRM (Information Access Management) tool, giving employees the ability to restrict access to documents and emails according to their criticality.

- Monitoring, detection and response to security events. To this end, the Bank has a Security Operations Center (SOC) outsourced to a leading provider and active 24 hours a day, seven days a week, with specific response protocols for different scenarios. In 2022, work has continued on incorporating feeds into monitoring tools and automating and orchestrating responses to security incidents.
- Crisis management and security incident communication. Unicaja Banco has specific procedures to ensure timely and proper communication of the occurrence of security incidents to the relevant internal and external parties involved. During 2022 these processes have been updated and tested through simulations with the teams involved.
- Security by design and by default. In 2022, the secure development processes have been updated, ensuring that all projects and developments executed in Unicaja Banco have associated security requirements adjusted to their nature and risk.
- Execution of technical security tests to identify and mitigate possible vulnerabilities in cybersecurity management processes and tools.

All of these procedures and tools are continuously updated and improved based on lessons learned to respond to the changing threat environment.

### Privacy

The protection of its customers' personal data is one of Unicaja Banco's priorities. The Bank has had a Data Protection Delegate (DPD) since 2018 and a team of experts with different profiles who provide support to ensure that the Bank complies with the requirements established in the applicable regulations.

The protection of personal data is integrated into the execution of technological projects and developments, ensuring that privacy principles are complied with by default and from the design stage.

In 2022, and as a consequence of the technological integration of Liberbank, Unicaja Banco has carried out a process of harmonization of processing records and Privacy criteria, guaranteeing a homogeneous treatment of data throughout the Organization.

For further information, please refer to the specific section of this Statement dedicated to the protection of personal data and its management "Protection of Personal Data and Guarantee of Digital Rights".

### Fraud management

Unicaja Banco has reinforced its technical and organizational measures to enable early management of cyber fraud and reduce its potential impact on customers:

- Technical measures, improvement of processes for detecting fraudulent behavior patterns, extension of blocking and restrictions to certain operations subject to fraud, reinforcement of the monitoring of certain websites, reinforcement of two-factor authentication measures, review of the onboarding process in accordance with regulatory changes.

- Organizational measures: reinforcement of the teams in charge of managing cyberfraud, and of the teams dedicated to detecting and blocking mule accounts, updating of internal action protocols for fraud communication and management.

Additionally, communication and awareness-raising with customers has been reinforced through official customer communication channels and social networks.

### Business continuity and operational resilience

Unicaja Banco works continuously to reinforce business continuity and operational resilience, ensuring that the Bank has adequate measures in place to respond to disruptive events that may affect the availability of the Bank's critical services.

In this context, during the year 2022, specific projects have been implemented to identify in greater detail the Bank's critical technological assets and their interrelation with key processes from a business continuity perspective. The catalog of procedures for dealing with threats has also been expanded so that the Bank has mechanisms for dealing with the most common risk situations (ransomware, DNS attacks, data exfiltration, etc.).

Likewise, the monitoring of the Bank's critical services from a technical and functional perspective has been reinforced, as well as the change control processes on Digital Banking, reducing the volume and impact of incidents.

### Supply chain governance (GRI 3.3)

Unicaja Banco has had a supplier management procedure in place since 2019 that involves key areas. There is also an outsourcing governance area in charge of coordinating the tasks associated with the management of ICT service outsourcing.

During the year 2022, an effort has been made to strengthen this process, improving the protocols for supplier identification, risk analysis and identification, and monitoring of critical suppliers.

Likewise, in 2022, the Board of Directors approved the update of the Outsourcing Policy, reflecting the Bank's commitment to risk reduction and regulatory compliance.

### Training and awareness Internal

#### training

Since 2018, one of the internal slogans of the Bank's training campaigns has been "Safety is everyone's business". In this spirit, various training and awareness-raising activities are carried out:

- Publication of the internal policy and regulations on a specific microsite within the Bank's Intranet.
- Periodic training pills for employees via e-mail and the Intranet.
- Specific training through the UnieCampus platform.



- During 2022, a total of 11 internal phishing campaigns have been launched every three months to 100% of employees offering specific training to those who repeatedly fall for them.

### Customer awareness

Unicaja Banco carries out constant awareness campaigns for customers through its various digital channels (application, web and mail):

- Awareness campaigns through social networks on smishing, phishing and other practices associated with cyber fraud.
- Publication of articles in Unicaja's UniBlog, including:
  - *Black Friday*, basic recommendations for cybersafe shopping.
  - How to read URLs to avoid fraudulent links.
  - Technological vulnerabilities, what are they and how to act?
  - What is spoofing?
  - Netiquette, the INTERNET protocol.
  - Damn SMS!

Likewise, during 2022, the Unicaja Responde and the Facebook, Twitter, YouTube and Instagram accounts as well as the Contact Center channels have remained open to deal with customer queries in their relationship with the Bank.

### Regulatory compliance (GRI 3.3)

Unicaja Banco is firmly committed to complying with the regulations applicable to the sector in the areas of cybersecurity, privacy and technological risk.



For example, 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. Based on the management system, there is a security policy that expresses the Bank'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.

At the beginning of 2022, in addition to maintaining its ISO27001 certification, the company obtained ISO27701 certification for its privacy and data protection management system. With this



double certification, Unicaja Banco is positioned as the first bank at national level with privacy certification for the full scope of its processing activities.

Additionally, Unicaja Banco has conducted several internal and external audits to verify compliance with key regulations such as PCI-DSS, GDPR or PSD2.

### Technology Plan

As mentioned above, Unicaja Banco has defined a 2023-2024 Technology Plan that includes specific initiatives for the continuous improvement of cybersecurity and technological risk management. In 2022, projects related to non-financial and diversity information have been carried out on several fronts.

- Single projects derived from the Integration Plan or the System Plan
- Shock plan

### Singular projects

Within this type of project, the following is the most relevant, completed in 2022:

**Multichannel signature architecture** Implementation of multichannel deferred signature capabilities for the entire product portfolio, including OTP digital signature capabilities. Covered in several lines of work: Digital Banking OTP Signature, NEOS OTP Signature, Digital Banking Deferral, NEOS Deferral and Two-Step Signature.

### Shock plan

This Plan corresponds to the milestone “Identification and planning of new technological developments” of the 2023-2024 Technology Plan, and includes those projects with immediate development needs. Its objective is the implementation of those developments with the greatest impact on the business and whose nature allows it to do so in the short term, in addition to meeting the necessary regulatory requirements in the short term.

Various initiatives have been incorporated into the plan, some of them from the Integration Plan, grouped into 13 framework projects, for which implementation windows have been established based on both prioritization and assessment. Some of these initiatives relate to information and non-financial risks, as well as sustainable business.

### Proximity banking and financial inclusion (F513)

In order to mitigate the phenomenon of financial exclusion, the Group continues its efforts to remain in the regions and cities, 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 fact, 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, and online remote banking technology solutions.

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 customers 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, promoted by the Bank and the Unicaja Foundation, 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 is the sole provider of financial services through permanent branches in 37 municipalities with small populations and consequently, very small markets. In 2022, the percentage of the branch network located in municipalities with less than 10,000 inhabitants was 29.42% (43.52% in 2021).

In line with the aforementioned actions, Unicaja Banco and the Malaga Provincial Council signed a general action protocol in 2022 for the development of joint actions to contribute to promoting financial inclusion and education in the province of Malaga.

This protocol includes specific measures, such as the installation of ATMs in municipalities with small populations and with a lower financial offer, especially for the benefit of those citizens less familiar with new technologies, such as the elderly, and other vulnerable groups. This is also in line with the sectorial agreement signed in favor of reducing the digital gap of vulnerable groups and those over 65 years of age, already discussed in the Commitments section.

#### **Personalized care for the elderly and people with disabilities (FS14)**

In February 2022, the three banking associations (AEB, CECA, UNACC) promoted the ten commandments for the improvement of personalized attention to the elderly and people with disabilities, which was materialized through the revision of the “Strategic Protocol to strengthen the social and sustainable commitment of banking”, dated July 2021.

In the same month of February 2022, the Board of Directors agreed Unicaja Banco’s adherence to the revised version of said Protocol, assuming a series of commitments to adopt specific measures to promote financial inclusion, especially in rural environments and groups at risk of exclusion, to ensure personalized, satisfactory attention without unjustified delays for people over 65 years of age and people with disabilities.

The table shows the measures implemented and the situation at year-end 2022:

Measure	Status
The extension of the opening hours of face-to-face service, at least from 9:00 a.m. to 2:00 p.m. for cashier services, which will be provided at the window or at the cashier's desk.	Executed
Preferential treatment of the elderly in the branches.	Executed
Mandatory specific training for sales network personnel on the needs of this group.	Commenced and in progress
Preferential telephone attention at no additional cost or direct, through a personal interlocutor.	Executed
Telephone hours are from 9:00 a.m. to 6:00 p.m. for customers who receive services without a branch.	Executed
Ensure the adaptability, accessibility and simplicity of the channels according to their use.	Executed and under continuous improvement
Repair of out-of-service ATMs within a maximum of 2 business days and information on the nearest alternative ATM.	Executed
Offering customers financial and digital education and fraud prevention activities.	Commenced and in progress
Informing elderly customers about the measures and improvements adopted.	Executed

The measures implemented, as well as certain indicators (total number of customers over 65 years of age, branches with extended service, training hours for employees and customers, adapted ATMs, incidents in ATMs and resolution time, among others) related to the first half of 2022 were sent to CECA in July 2022. The three employers' associations aggregated the data for the banking sector, which were published in September 2022. In the first months of 2023, the indicators for the second half of the year will be provided to CECA for the subsequent dissemination of a new aggregated monitoring report.

On the other hand, in October 2022, a new revision of the sector protocol approved in July 2021 and revised in February 2022 was formalized by the three employers' associations to include new aspects related to financial inclusion in rural areas ("Roadmap to strengthen financial inclusion in rural areas"). This roadmap contemplates, for those municipalities with more than 500 inhabitants without an access point to financial services, the commitment to ensure at least one access point (bank office, ATM, mobile offices, financial agents); and, for those with less than 500 inhabitants, the offer of basic banking services, guaranteeing access to cash through the *cash back* or *cash in shop* formulas, or the use of the Correos Cash service.

Finally, in December 2022, the Bank agreed to join the Correos Cash service, which will enable customers to make withdrawals and deposits at Correos branches, as well as to receive cash withdrawals at home, served by Correos' network of rural letter carriers (more than 6,000). The procedures to put the foregoing into action will be implemented during 2023. This will make it possible to cover the cash needs of customers in all Spanish municipalities.

### SHAREHOLDERS AND INVESTORS (GRI 3.3)

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.

### PERSONNEL (GRI 2.7, GRI 2.8, GRI 3.3)

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.

By 2022, the parent company’s employees (7,034) accounted for approximately 89.6% of the Group’s total workforce (7,853).

#### Workforce profile (GRI 401-1, GRI 401-3, GRI 405-1)

At the end of fiscal year 2022, Unicaja Banco (parent company) had a total workforce of 7,034 employees, all of whom were structural employees.

On December 3, 2021, the consultation period for collective dismissal, geographical mobility and substantial modification of working conditions at Unicaja Banco, as provided for in Articles 51, 40 and 41 of the Workers’ Statute, which initiated a restructuring process, ended with the agreement between management and workers’ representatives,

mainly as a result of the need to resolve the duplications and overlaps resulting from the aforementioned merger process with Liberbank.

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

	Stakeholders	Unicaja Banco Group companies	
Employees		2022	2021
Profile of the workforce	Number of employees	7,853	9,264
	Workforce distribution (men/women, % of total)	45.9/54.1	46.8/53.2
	Average employee age (years)	47.3	47.2
	Average length of service (years)	19.6	19.4

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

	Stakeholders	Unicaja Banco	
Employees		2022	2021
Workforce profile	Number of employees	7,034	8,281
	Workforce distribution (men/women, % of total)	46.4/53.6	43.7/52.7
	Average employee age (years)	47.9	47.9
Training	Investment in training (millions of euros)	2.08	0.62
	Training hours	711,137.60	477,445
Absenteeism	Days missed (% of theoretical days)	5.28	5.06

Nearly 100% of the workforce has an indefinite contract. The average age of the workforce is 47.9 years and the average length of service is 20.7 years, though 4.8% of employees (men and women) having been with the group for less than 10 years. Women account for 53.6% of the workforce. This percentage continues to increase 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 appointments in recent years is clearly shown by the fact that women account for 54.9% 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
Indefinite full-time	3,573	4,151	7,724
Indefinite part-time	-	7	7
Temporary full-time	33	88	121
Temporary part-time	-	1	1
<b>TOTAL</b>	<b>3,606</b>	<b>4,247</b>	<b>7,853</b>

The distribution of Unicaja Banco Group's total workforce by gender and age group and its comparison with fiscal year 2021 is shown below:

## Workforce distribution by gender and age group

Age (years)	Men		Women		TOTAL	
	2022	2021	2022	2021	2022	2021
Up to 25	12	12	27	30	39	42
From 25 to 30	37	57	100	136	137	193
From 30 to 35	41	55	126	121	167	176
From 35 to 40	170	267	333	512	503	779
From 40 to 45	725	903	1,085	1,273	1,810	2,176
From 45 to 50	1,067	1,110	1,223	1,254	2,290	2,364
From 50 to 55	1,087	1,247	983	1,138	2,070	2,385
From 55 to 60	415	580	356	435	771	1,015
Over 60	52	108	14	26	66	134
Total	3,606	4,339	4,247	4,925	7,853	9,264

The distribution by gender and age of the parent company's workforce and its comparison with fiscal year 2021 is shown below:

## Workforce distribution by gender and age group

Age (years)	Men		Women	
	2022	2021	2022	2021
Up to 25	1	2	-	1
From 25 to 30	8	12	10	15
From 30 to 35	19	27	31	38
From 35 to 40	150	238	291	459
From 40 to 45	673	833	1,031	1,192
From 45 to 50	999	1,028	1,156	1,171
From 50 to 55	1,012	1,160	912	1,051
From 55 to 60	364	527	331	417
Over 60	39	90	7	20
Total	3,265	3,917	3,769	4,364

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

## Distribution of the workforce by gender and professional category

Professional category	Men		Women	
	2022	2021	2022	2021
GROUP 1	3,243	3,897	3,750	4,348
G1 – Level I-V	1,776	2,079	1,090	1,181
G1 – Level VI-IX	1,278	1,522	2,315	2,571
G1- Level X-XIV	189	296	345	596
GROUP 2	15	20	11	13
PROCED.LBK 7	-	-	7	-
DIGITAL*	-	-	-	-
OTHER	-	-	1	3

Parent company subtotal	3,265	3,917	3,769	4,364
Management	43	56	57	32
Technicians	121	111	100	101
Administrative and sales personnel	156	236	289	407
Auxiliary personnel	21	19	32	21
Group company subtotal	341	422	478	561
GROUP TOTAL	3,606	4,339	4,247	4,925

\*Application of the Collective Bargaining Agreement for Consulting Firms

The following table shows the average number of contracts at the Unicaja Banco Group, calculated as the number of employees present in the Bank at the end of the month and divided by 12. Since these are averages, sometimes the total sum does not coincide exactly with that reported in the tables.

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

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Men	3,526	1	0	0	3,527
Women	3,972	4	0	0	3,977
Total	7,498	4	0	0	7,503

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

Age	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Up to 25	1	0	0	0	1
From 25 to 30	19	0	0	0	19
From 30 to 35	46	0	0	0	46
From 35 to 40	443	0	0	0	443
From 40 to 45	1,727	1	0	0	1,728
From 45 to 50	2,179	0	0	0	2,179
From 50 to 55	2,013	2	0	0	2,016
From 55 to 60	995	1	0	0	996
Over 60	76	0	0	0	76
Total	7,498	4	0	0	7,503

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

Professional category	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
G1 - Level I-V	3,023	2	0	0	3,025
G1 - Level VI-IX	3,775	2	0	0	3,776
G1 - Level X-XIV	663	0	0	0	663
G2 - Level II-III	30	0	0	0	30
OTHERS	8	0	0	0	9
Total	7,498	4	0	0	7,503

The average number of contracts of the Group's investees is set forth below. Taking into account the aforementioned criteria (number of employees present in the



investee at the end of the month divided by 12) the average number of contracts of the Group's investees is shown below. Since these are averages, sometimes the total sum does not coincide exactly with that reported in the tables.

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

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Men	345	0	36	0	381
Women	425	5	100	1	531
<b>Total</b>	<b>770</b>	<b>5</b>	<b>137</b>	<b>1</b>	<b>912</b>

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

Age	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Up to 25	8	0	29	0	37
From 25 to 30	56	0	80	0	135
From 30 to 35	111	1	18	0	130
From 35 to 40	61	0	6	0	68
From 40 to 45	120	0	1	0	121
From 45 to 50	148	1	1	0	149
From 50 to 55	155	2	1	1	159
From 55 to 60	90	1	1	0	91
Over 60	22	0	0	0	22
<b>Total</b>	<b>770</b>	<b>5</b>	<b>137</b>	<b>1</b>	<b>912</b>

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

Professional category	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Management	112	0	0	0	112
Technicians	272	3	1	0	276
Administrative and sales personnel	340	2	127	0	469
Auxiliary personnel	46	0	9	1	56
<b>Total</b>	<b>770</b>	<b>5</b>	<b>137</b>	<b>1</b>	<b>912</b>

Using the approach presented in the 2021 fiscal year, in other words we changed from a month-end to a daily headcount, counting the number of days an employee has been present in the investees' workforce and dividing the result by 365, the average figures are as follows: Since these are averages, sometimes the total sum does not coincide exactly with that reported in the tables.

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

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Men	301	3	18	0	322
Women	389	18	43	2	453
<b>Total</b>	<b>690</b>	<b>21</b>	<b>61</b>	<b>2</b>	<b>774</b>

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

Age	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Up to 25	10	0	18	0	28
From 25 to 30	82	1	32	0	115
From 30 to 35	95	10	7	1	115
From 35 to 40	56	2	2	0	60
From 40 to 45	103	0	0	0	103
From 45 to 50	125	2	0	0	127
From 50 to 55	132	5	1	1	139
From 55 to 60	71	1	0	0	72
Over 60	16	0	0	0	16
<b>Total</b>	<b>690</b>	<b>21</b>	<b>61</b>	<b>2</b>	<b>774</b>

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

Professional category	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Management	93	4	0	0	97
Technicians	210	4	0	0	215
Administrative and sales personnel	347	11	57	1	417
Auxiliary personnel	39	2	3	0	45
<b>Total</b>	<b>690</b>	<b>21</b>	<b>61</b>	<b>1</b>	<b>774</b>

The number of terminations of the parent company's employees in fiscal 2022, by gender, age and professional category is as follows:

Number of dismissals by gender and age group

Age (years)	Men		Women	
	2022	2021	2022	2021
From 40 to 45		2		2
From 45 to 50	-	1	1	-
From 50 to 55	1	-	-	2
<b>Total</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>4</b>

Number of dismissals by gender and professional category

Professional category	Men		Women	
	2022	2021	2022	2021
G1 - Level I-V	1	1	-	1
G1 - Level VI-IX	-	1	-	3
G1 - Level X-XIV	-	1	1	-
<b>Total</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>4</b>

The number of dismissals of employees of the Group's investee companies, by gender, age and professional category is as follows:

Number of dismissals by gender and age group

Age (years)	Men	Women
	2022	2022
From 25 to 30	1	1
From 25 to 30	2	-
From 30 to 35	3	2
From 35 to 40	-	-
From 40 to 45	1	3
From 45 to 50	3	4
From 50 to 55	3	5
From 55 to 60	1	-
Over 60	2	-
<b>Total</b>	<b>16</b>	<b>15</b>

Number of dismissals by gender and professional category

Professional category	Men	Women
	2022	2022
Management	3	2
Technicians	2	3
Administrative and sales personnel	6	8
Auxiliary personnel	5	2
<b>Total</b>	<b>16</b>	<b>15</b>

In terms of the dismissals resulting from the agreement dated December 3, 2021, between management and workers' representatives, 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.

Number of dismissals by gender and age group

Age (years)	Men	Women
	2022	2022
From 25 to 30	1	-
From 30 to 35	1	1
From 35 to 40	8	23
From 40 to 45	39	69
From 45 to 50	39	50
From 50 to 55	120	151
From 55 to 60	365	285
Over 60	59	18
<b>Total</b>	<b>632</b>	<b>597</b>

## Number of dismissals by gender and professional category

Professional category	Men	Women
	2022	2022
GI - Level I-V	367	164
GI - Level VI-IX	243	386
GI - Level X-XIV	18	43
GROUP 2	4	2
Others	-	2
<b>Total</b>	<b>632</b>	<b>597</b>

36.4% of the Unicaja Banco Group's total workforce operates in the Autonomous Community of Andalusia. As for the parent company data, 38% of the workforce carries out its activity in the Autonomous Community of Andalusia, while 16.4% of the workforce carries out its activity in the Autonomous Community of Castilla y León (36.8% and 18%, respectively, in 2021), 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, 200 employees (114 men and 86 women) have been entitled to parental leave during 2022 and have availed themselves thereof. In the Group's investee companies, 30 employees (14 men and 16 women) were entitled to parental leave during 2022, 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 192 (109 men and 83 women) at Unicaja Banco (the parent company).

Based on data from 2022, the return-to-work rate at Unicaja Banco was 96.00% (96.38% 2021).

**Remuneration. General retributive policy (GRI 2.21, GRI 3.3, GRI 405-2)**

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 objectives pursued with

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.

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 2022, and the variation with respect to the fiscal year 2021:

Average remuneration by gender and professional category (in euros)						
GROUP	Men	Women	TOTAL	Salary gap*	% VAR. AVERAGE REMUNERATION 2021 (1)	% VAR. AVERAGE REMUNERATION 2021 (2)
GROUP 1	45,599	39,488	42,321	13.4%	0.88%	0.88%
G1 - Level I-V	52,319	47,426	50,457	9.35%	0.58%	0.58%
G1 - Level VI-IX	38,309	37,084	37,520	3.20%	-1.01%	-1.01%
G1 - Level X-XIV	31,828	30,536	30,993	4.06%	1.48%	1.48%
GROUP 2	34,099	38,175	35,823	-11.95%	2.16%	2.16%
OTHERS	-	10,771	10,771	-	62.64%	62.64%
PROC. LBK DIGITAL	45,487	50,119	47,803	-10.18%	-	-
Parent company subtotal	45,546	39,496	42,303	13.28%	0.94%	0.94%
Management	70,234	36,257	50,867	48.38%	-8.94%	-22.48%
Technicians	45,481	40,694	43,315	10.53%	24.44%	9.06%
Administrative and sales personnel	30,209	20,293	23,770	32.82%	-10.75%	-11.54%
Auxiliary personnel	17,709	16,723	17,114	5.56%	-4.83%	-4.83%
Group company subtotal	39,905	26,226	31,921	34.28%	4.10%	-2.29%
GROUP TOTAL	45,012	38,002	41,220	15.57%	1.23%	0.71%

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

(1) Variation calculated based on the average remuneration for 2021 published in the EINF 2021.

(2) Variation calculated on the revised average remuneration for the year 2021, for the Group Companies.

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 2022, the average remuneration of women was 7% 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 2022.

Average remuneration by gender and age group						
AGE	Men	Women	TOTAL	Salary gap*	% VAR. AVERAGE REMUNERATION 2021 (1)	% VAR. AVERAGE REMUNERATION 2021 (2)
Up to 25	17,379	14,245	15,209	18.04%	6.98%	3.69%
From 25 to 30	18,145	16,745	17,123	7.72%	-1.49%	-2.13%
From 30 to 35	30,247	23,694	25,303	21.66%	-3.89%	-3.95%
From 35 to 40	37,836	34,739	35,785	8.19%	3.32%	2.34%

From 40 to 45	40,156	35,595	37,422	11.36%	1.38%	0.93%
From 45 to 50	43,653	38,516	40,910	11.77%	0.88%	0.19%
From 50 to 55	48,796	42,618	45,862	12.66%	0.78%	0.42%
From 55 to 60	52,838	46,799	50,050	11.43%	2.96%	2.44%
Over 60	60,234	36,008	54,935	40.22%	-3.24%	-3.46%
<b>Total</b>	<b>45,012</b>	<b>38,002</b>	<b>41,220</b>	<b>15.57%</b>	<b>1.23%</b>	<b>0.71%</b>

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

(1) Variation calculated based on the average remuneration for 2021 published in the EINF 2021.

(2) Variation calculated on the revised average remuneration for the year 2021, for the Group Companies.

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 78% of the total number of employees in this age bracket.

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*	% VAR. AVERAGE REMUNERATION 2021 (1)	% VAR. AVERAGE REMUNERATION 2021 (2)
General Manager	243,931	-	243,931	-	-4.28%	-4.28%
Department Manager	117,317	93,174	111,523	20.58%	-2.01%	-2.01%
Area manager	74,925	68,816	72,765	8.15%	2.70%	2.70%
Department heads	55,205	49,171	52,664	10.93%	2.69%	2.69%
Office manager	47,938	45,582	47,069	4.91%	2.73%	2.73%
Office financial controller	40,615	39,887	40,168	1.79%	1.67%	1.67%
Head of. Investments Office	40,186	38,407	39,138	4.43%	-0.88%	-0.88%
Managers	42,210	39,520	40,710	6.37%	0.11%	0.11%
Administrative support	40,370	36,745	38,277	8.98%	-0.57%	-0.57%
<b>Parent company subtotal</b>	<b>45,546</b>	<b>39,496</b>	<b>42,303</b>	<b>13.28%</b>	<b>0.94%</b>	<b>0.94%</b>
Management	70,234	36,257	50,867	48.38%	-8.65%	-22.54%
Non-management	35,529	24,868	29,287	30.01%	3.51%	-0.88%
<b>Group company subtotal</b>	<b>39,905</b>	<b>26,226</b>	<b>31,921</b>	<b>34.28%</b>	<b>4.10%</b>	<b>-2.29%</b>
<b>GROUP TOTAL</b>	<b>45,012</b>	<b>38,002</b>	<b>41,220</b>	<b>15.57%</b>	<b>1.23%</b>	<b>0.71%</b>

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

(1) Variation calculated based on the average remuneration for 2021 published in the EINF 2021.

(2) Variation calculated on the revised average remuneration for the year 2021, for the Group Companies.

In relation to the so-called "Identified Group", which is comprised of Directors, 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 remuneration scale as senior executives and risk-taking employees whose professional activities have a significant impact on Unicaja Banco's risk profile at group, parent company and subsidiary levels, the Remuneration Policy Associated with Risk Management is applicable. The main aspects of this Policy are available on Unicaja Banco's corporate website.

For fiscal year 2022, all employees of the parent company were subject to the application of incentive schemes. With respect to the payment of variable compensation, 51% of the workforce has benefited from it, representing, on average, 6.09% of their fixed compensation (43% of the workforce in 2021, representing 4.6% of their fixed compensation).

### Remuneration of Board Members (GRI 405-2)

As regards the remuneration of 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:

Average remuneration of company directors by gender (in euros)						
Category	Men			Women		
	2022	2021		2022	2021	
Executive directors	828,680	820,110		-	-	
Non-executive directors	76,500	70,180		72,840	87,060	
<b>Total</b>	<b>9</b>	<b>10</b>		<b>6</b>	<b>5</b>	

Note 1. The average reported remuneration includes all compensation items, expressed in annual terms. The total remuneration for directors received in 2022, 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 (GRI 201-3, GRI 404-2)

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

After the merger with Liberbank, Unicaja Banco, as promoter of several pension plans, derived from the pension commitments assumed with its employees, has initiated, in accordance with Article 5 of the Pension Plans and Funds Law and Article 24 of its Regulations, the negotiated integration of its Pension Plans into a single Pension Plan.

Unicaja Banco is currently the promoter of all of the following pension plans: Unicaja Banco and Fundación Bancaria Unicaja, Caja España, Caja de Ahorros de Salamanca y Soria, Caja de Ahorros de Asturias (CAJASTUR), Caja de Extremadura (CEX), Caja Cantabria (CC), Banco Castilla la Mancha (CCM).

The process of unifying the Pension Plans by integrating the different pension plans into the Joint Promotion Plan of Unicaja and the Foundation is being instrumented by incorporating the necessary groups to guarantee the rights, obligations and rules on contingencies, contributions and benefits of the participants, suspended participants and beneficiaries of the current pension plans.

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 (GRI 405-1)

At December 31, 2022, Unicaja Banco complied with the provisions of Royal Legislative Decree 1/2013, of November 29, 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 117 in 2022 (148 in 2021), while in the subsidiaries it was equal to 17. The total number of people with disabilities employed by the Group in 2021 was 133.

Additionally, Unicaja Banco offers training grants for the children of disabled employees. In 2022, 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 (GRI 403-1, GRI 403-2, GRI 403-5, GRI 403-9)

In the year 2022, all of the preventive activities that had been carried out by the Joint Prevention Service of the former Liberbank were integrated into Unicaja Banco's own Prevention Service, implementing this Management System model throughout the entity resulting from the merger process by integration with the implementation of single protocols and procedures.

This Prevention Management System is updated periodically and permanently, adapting it to regulatory developments and applying technological progress to the new business reality. Liberbank's prevention contents have also been integrated into the prevention management software applications.

The Management System certification was renewed by AENOR in 2022 pursuant to the ISO 45001:2018 standard. An internal audit of the Bank's Management System was undertaken, which concluded with a satisfactory report with no "Breaches" or "Observations", in both audits, demonstrating that the requirements of the standard had been met and effectively implemented.

On the other hand, the Bank has an Annual Prevention Plan and a Service Activities Report which are presented to the Intercenter Occupational Health and Safety Committee, to the rest of the existing health and safety committees 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. The Bank has carried out an informative campaign regarding these rights to the entire workforce during the year 2022.

Medical check-up and flu vaccination campaigns were carried out throughout 2022. A total of 2,431 medical examinations were performed. A total of 1,884 flu vaccines were administered.

A total of 244 work center evaluations have been carried out, involving a total of 1,608 positions. As a result of these evaluations, 1,698 corrective actions have been managed.

In the area of occupational risk prevention training, 1,263 actions have been carried out. In relation to emergency plans, 58 actions have been carried out in singular buildings.

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 2022 standing at 3.66% and the frequency rate at 2.54. As for the distribution of occupational accidents by gender, 7 corresponded to men (25.93%) and 20 to women (74.07%). In terms of severity, 26 accidents were considered minor and 1 accident was considered serious. The average duration rate of occupational accidents is 32.16 days, and the severity rate of these was 0.08% (these figures were identical in 2021). Absenteeism caused by common illnesses and non-occupational accidents due to the extraordinary pandemic situation presented a rate of 5.28% of the theoretical working days in 2022, equivalent to 96,339.47 working days (674,376.29 working hours).

ACCIDENTS AT WORK						
	2022	2021	2022	2021	2022	2021
	Days missed (%)		Incidence rate (‰)		Frequency rate (%)	
Industrial accident	0.05	0.05	3.66	1.91	2.54	1.59

ACCIDENTS AT WORK						
Industrial accident						
	Gender (%)		Severity (%)		Average duration index (days)	Severity index (‰)
	Men	Women	Serious	Minor		
2022	25.93	74.07	3.70	96.30	32.16	0.08
2021	18.75	81.25	-	100	50.75	0.08

ABSENTEEISM			
Common illness and non-occupational accidents			
	Rate	Days missed	Absence hours
2022	5.28	96,339.47	674,376.29
2021	5.06	84,383.02	590,681.14

With regard to the Group's investees, 3 were men (37.5%) and 5 were women (62.5%):

ACCIDENTS AT WORK						
	2022	2021	2022	2021	2022	2021
	Days missed (%)		Incidence rate (‰)		Frequency rate (%)	
Industrial accident	0.014	2.32	4.88	2.03	2.81	1.17

ACCIDENTS AT WORK						
Industrial accident						
	Gender (%)		Severity (%)		Average duration index (days)	Severity index (‰)
	Men	Women	Serious	Minor		
2022	37.5	62.5	-	100	58	0.14
2021	25	75	-	100	16	0.01

ABSENTEEISM			
Common illness and non-occupational accidents			
	Rate	Days missed	Absence hours
2022	0.03	5,635	44,557
2021	2.32	5,809	39,641

### Social benefits (GRI 401-2)

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 2022, 1,193 agreement loans (social advances, social loans and housing agreement fixed in the collective bargaining agreement) totaling 42.21 million euros were granted. Additionally, 507 free loans to employees were approved, amounting to 22.52 million euros.

Meanwhile, contributions to Unicaja Banco's employee pension plans amounted to 18.7 million euros (17.9 million euros in 2021).

Employees with indefinite-term contracts are incorporated into the Employees' Pension Plan immediately upon their transition to such status. Workers with temporary contracts may

access the Employees' Pension Plan after accumulating working more than 12 months under the same type of contract.

#### Labor/social relations (GRI 2.30, GRI 3.3, GRI 403-4, GRI 407-1)

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 2022, the entire workforce of Unicaja Banco (parent companies) was subject to the Collective Bargaining Agreement for Savings Banks and Financial Institutions and the Collective Bargaining Agreement for Consulting Firms, 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 said date.

On the occasion of the agreement, dated December 3, 2021, between the Bank and the Union Sections of CCOO, UGT, CIC-Suma-T, CSIF and SIBANK, regarding the procedures legally established in Arts. 51, 40 and 41 of the Workers' Statute, derived fundamentally from the need to resolve the duplications 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, 1,229 contracts have been terminated in 2022, through voluntary secondment.

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.
- 2022 Annual Prevention Plan.

#### Training and career plans (GRI 205-2, GRI 404-1, GRI 404-2, GRI 404-3)

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 2022, a total of 2,082,491 euros was invested in training (620,635.32 euros in 2021), with 711,137.60 hours of training being provided to the entire workforce (around 477,445 hours of training in 2021). The training project with the greatest impact in fiscal year 2022 was training for operational integration, as a result of the integration of Liberbank into Unicaja Banco. This training amounted to a total of 345,180 training hours (48.5% of the total hours given during the year). The average per employee was 92.85 hours in 2022 in the case of the parent company (59.62 hours in 2021) with the following distribution by professional category:

Category	Hours	
	2022	2021
G1 - Level I-V	312,362.45	174,078
G1 - Level VI-IX	363,938.35	232,810
G1 - Level X-XIV	32,806.3	69,227
G2 - Level II-III	1,895.5	1,330
Source Liberbank Digital	135	-
Parent company subtotal	711,137.60	477,445
Management	2,391.90	3,430
Technicians	5,137.65	2,709
Administrative and sales personnel	10,435.20	24,823
Auxiliary personnel	10	40
Group company subtotal	17,974.75	31,002
Group total	729,112.35	508,447

The main training was organized around the 2022 Annual Training Plan, 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.

Within this section, the ESG and sustainability training program stands out: in 2022, specific training for obtaining ESG and sustainability certification was carried out for 4 employees.

3. Career Plans

This category includes all of the specialized courses given to the group of employees who are part of one of the career plans in force in the Bank. Additionally, 2 specific plans are highlighted:

- Training program in Internal Auditing of Credit Institutions: specific training has been carried out for this group. Among the contents of this program it is important to highlight the following: “New developments in PBCFT”, “New developments in standards of conduct”, “New developments in criminal risk”, “Sustainability in non-financial information”. This program has been delivered to a total of 62 employees.

- Specialized training program in Customer Service, given to 10 people from the Customer Service department.

#### 4. Specific corporate needs for the year.

In 2022, Unicaja Banco continued to develop Uniecampus, a 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 "Comprehensive Management System School", from which students can access the system's main operating document, structured pursuant to International Standards UNE-EN ISO 14001:2015, 14064-1:2015 and 50001:2018, as well as other documents of interest, such as environment-related circulars and communiqués.

It is important to mention the creation of the Social Commitment to the Elderly School, which aims to ensure the financial and technological inclusion of the elderly and the disabled, thus reinforcing the social and sustainable commitment to these groups.

We also highlight the School on Sustainable Finance, which aims to progressively promote the integration of environmental, social and governance (ESG) criteria in the corporate culture, facilitating knowledge in this area. The different sections of the School contain training content, documentation of interest, a glossary of terms related to corporate social responsibility, as well as links to leading sustainability websites.

Also noteworthy are the "Schools for the Prevention of Money Laundering and Financing of Terrorism, PML-FT", "Prevention of Occupational Risks", "Criminal Risk", "Protection of Personal Data".

#### 5. Training aimed at certifications.

This category includes:

- Training in Financial Advice (Markets in Financial Instruments Directive MiFID II): In order to comply with the guidelines set by the CNMV in Technical Guide 4/2017 for the evaluation of the knowledge and competencies of personnel who inform and advise, continuous training aimed at those employees who have already obtained their certification in Financial Advice is framed.
- 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, such as providing maintenance training for those employees who had already obtained the certificate in previous years.
- Maintenance in the new Insurance Mediation Law: the Insurance Maintenance Training program arises to comply with the current applicable regulations in force: Royal Decree 287/2021 of April 20 on training and submission of statistical-accounting information of insurance and reinsurance distributors and the Resolution of June 3, 2021 of the Directorate General of Insurance and Pension Funds, which establishes the basic principles of the courses and training programs that enable the Business Network to be trained in the knowledge and continuous updating in this area.

6. Normative and regulatory needs – training aimed at reinforcing regulations. Special mention should also be made of the following in 2022:
  - The Occupational Risk Prevention training program is recurrently included in the annual training plan. In addition to providing this program to the corresponding groups, training content on this subject has been provided 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.
  - 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 reporting suspicious transactions: to raise awareness of practices that distort the free formation of prices in the securities markets, as well as the clues that can help us to discover the existence of suspicious transactions.
  - The aim of training in the prevention of money laundering and terrorist financing is to obtain and reinforce the necessary knowledge in the prevention of money laundering and terrorist financing, as well as to learn about the main novelties in this area.
  - Training for Equality: a training action has been carried out in this area for the following groups to reinforce the knowledge of the members of the "Equality" table.
  - Criminal risk prevention training: an initiative was launched in 2022 to reinforce the 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.
  - Additionally, the continuous training program for the maintenance of MiFID II and LCCI certifications, included in point 5 "Training aimed at certifications" of the Training Plan, includes modules that develop the following subjects:
    - Compliance and Conduct (Conduct Channel)
    - New developments in market abuse
    - New developments in the prevention of money laundering and terrorist financing
    - New developments in standards of conduct
    - Management of operational-technological fraud in banking
    - Behavior for the care of the elderly or disabled people
    - Sustainability (ESG)

Such training in the parent company in 2022 can be summarized as follows:

Training action	Attendees	Hours
Prevention of occupational hazards	1,302	3,559.50
Data protection training	7	28
Reporting suspicious transactions	46	29.50
New developments in the prevention of money laundering and terrorist financing	5,209	15,657

Equality training	25	115
Prevention of criminal risks	1,400	11,127
Compliance and Conduct (Conduct Channel)	5,697	5,697
New developments in market abuse	5,209	5,209
New developments in standards of conduct	5,209	26,045
Management of operational-technological fraud in banking	5,209	5,209
Behavior for the care of the elderly or disabled people	5,209	5,209
Sustainability (ESG)	5,209	5,209

In the Group's investees, the number of hours of anti-money laundering training in 2022 was 225 (748 in 2021).

Within this same section, in fiscal year 2021, the following training actions were carried out:

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

7. Board of Directors and key personnel, aimed at continuously updating the knowledge of these groups. In fiscal year 2022, the new Specific Training Program for members of the Board of Directors of Unicaja Banco has been launched
8. Continuity and maintenance programs.
9. Training for the strategic and transformation plan, including training actions derived from the Bank's projects.
10. Self-training. Its catalog of contents includes a language platform, actions for the development of key skills and competencies, training in risk, finance and office automation. A total of 2,445.50 hours of training were given during the year.

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.

In the year 2022, periodic performance and professional development evaluations were not carried out due to the technological integration of the Bank.

Unicaja Banco has partnership agreements with several universities located in the provinces. In 2022, 19 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 (GRI 403-3)

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. When there is evidence of special sensitivity, a specific evaluation of the job will be carried out, in coordination with the Basic Health Unit, to analyze the working conditions and determine the preventive actions necessary to adapt the job, taking into consideration the demands and requirements of the job and the functional capacity of the worker. Additionally, progress has continued to be made in the accessibility of the Bank's branch network.

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.

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

### Equality

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.

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 Best Practice is applied the use of language.



In 2022, a new Equality Negotiating Committee was formed following the agreements reached in the Labor Relations Committee regarding union representation. A new set of Operating Regulations for the Commission has also been negotiated and approved. The project for the preparation of the Diagnostic Study and the Equality Plan has been presented to the Negotiating Committee, as well as the methodology and calendar of actions to be carried out. Due to the difficulty of extrapolating definitive data to prepare the Diagnostic Study during the 2022 fiscal year, due to the gradual departure of the workforce under the ERE, it was agreed within the Committee to postpone the start of the study to 2023 once the workforce data had been closed, and it was agreed to begin negotiations for updating the Protocol for the prevention of sexual and/or gender-based harassment.

### 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 work-life balance measures adopted in the COVID-19 environment, including 100% working day reductions, unpaid leave, requests for paid leave, telework, etc.

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. The preventive activity assumed management of the pandemic and its follow-up measures have been maintained during 2022 in accordance with the new situation of moving towards a new normality.

In order to maintain a high level of health and safety protection for employees, the Action Plan has consisted mainly of several types of measures: preventive, informative-training, organizational and hygiene measures:

- 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.
- We have updated the protocols for cleaning, management of positives, action against coronavirus in offices and Central Services and Territorial Directorates, for cafeterias, etc.

Protective equipment such as gloves, masks, capacity limits in work centers have been maintained on demand and the capacity measures have been adapted to the new reality in toilets, cafeterias and meeting rooms, use of stairways, etc., as well as signage in work centers.

## COMMITMENT TO THE REGIONS

### Support to companies and entrepreneurs

**T**he Unicaja Banco Group is firmly committed to companies and entrepreneurs. A la In addition loan provisions, there is also the channeling of aid granted by public administrations. Within this framework are the agreements signed with 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 various initiatives channeled through business organizations.

Overall, the Group provided financing to SMEs and the self-employed with an outstanding balance of nearly 6.9 billion euros in 2022 (7.6 billion euros in 2021).

### Corporate participations (GRI 3.3, GRI 203-1)

**U**n 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 seek diversified profitability as an alternative to the core business. Likewise, the Bank coordinates the presence of representatives of the Bank in the management bodies of the investee companies, ensuring their interests, the continuity of their business project and the creation of wealth in the territory in which they operate. Participation in the management bodies is a preferred means of communication, not only with the companies' management (and sometimes their labor representatives), but also with our business partners. The relationship with this stakeholder group requires an adaptation in the approach to participation management and special attention to their needs when dealing with partners of a public nature (municipal corporations, regional or state government agencies) or non-profit foundations or corporations (as we find in some of the projects in which we participate, both in Spain and abroad).

Two specific manuals and a corporate policy are available for the proper control of investee 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 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.

- Procedures Manual in the area of investee companies, which includes the main procedures developed in the area of investee companies, particularly investment and divestment procedures which, in turn, include specific due diligence measures for the prevention of money laundering and the prevention of criminal risk.

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 of a developing nation such as El Salvador through participation in a microcredit business project linked to entrepreneurship, which contributes to the economic development of the country, focusing on the most disadvantaged groups and with a significant impact on gender. This year, Unicaja Banco has expanded its cooperation with this Bank in areas such as governance and risk control through the training of its personnel. Also noteworthy is the participation in a special employment center, a business project aimed at providing services and carrying out activities to create jobs for people with disabilities, enabling their labor and social integration from its centers in León (Spain), Mexico and Denmark, where some 900 workers are employed, most of them with some type of disability.

## COMMITMENT TO SOCIETY

### **T**Responsible banking. Housing and social exclusion

The Unicaja Banco Group has developed, in addition to the temporary support measures due to COVID-19, lines of financing and support for families, including those related to social housing. The Group has been developing a set of measures - 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 1,700 families have benefited in 2022 (slightly more than the 2,800 families in 2021).

Unicaja Banco adheres to the following codes:

- To the Code of Best Practices regulated in Royal Decree-Law 6/2012, of March 9, on urgent measures for the protection of mortgage debtors without resources and also to the successive versions that have been given to it since its initial publication, the latest of which is included in Royal Decree-Law 19/2022, of November 22.

This Code of Best Practices establishes a set of actions for the restructuring of debts secured by mortgages on primary residences, aimed at protecting the mortgagor.

- To the Code of Best Practices for mortgage debtors at risk of vulnerability, established in Royal Decree-Law 19/2022, of November 22, which establishes this Code of Best Practices to alleviate the rise in interest rates on mortgage loans on primary residence, amends Royal Decree-Law 6/2012, of March 9, and adopts other structural measures for the improvement of the mortgage loan market.

The Bank thus joins the measures proposed to alleviate the financial burden of families with variable interest rate mortgage loans on their primary residence. In this sense, Unicaja Banco offers, as on other occasions, appropriate solutions for mortgage financing to support its customers in financial difficulty and thus contribute to lessen the effect derived from the current adverse economic situation marked by the rise in interest rates and the escalation of inflation.

Additionally, 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 2022, 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 2024. 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.

The contributions by Unicaja Banco to the Social Housing Funds comprises 471 housing units. 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 2022, nearly 69% of the Social Housing Fund's housing units have been admitted for rent (close to 75% in 2021).

## **T**Promoting financial education

The Group, principally through Unicaja Banco but also with volunteers, specialists in their respective professional fields (private banking, insurance, investments, sustainability, etc.), in collaboration with the Unicaja Foundation and other public and private entities,

has been developing financial education programs since 2005, with the aim of increasing the economic and financial skills and knowledge of the population, and promoting financial culture, through courses and seminars, publications and several Internet portals [among others, Edufinet([www.edufinet.com](http://www.edufinet.com)), with economic and financial content aimed at the general public; Edufiemp (<https://edufiemp.edufinet.com>), with specific content for businesspeople and entrepreneurs; Edufinext([www.edufinet.com/edufinext](http://www.edufinet.com/edufinext)), with content aimed at a young audience].



**Proyecto de Educación Financiera**  
desde 2005

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 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 Center for Innovation and Entrepreneurship (ECIE).

Since its launch, Edufinet Project websites have received more than 10.9 million visits, with accesses from some 180 countries and more than 19.1 million page views. Meanwhile, more than 200,000 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.

New developments in the 2022 fiscal year include the 5th Financial Education Congress “The challenge of guaranteeing financial inclusion in a changing environment”, which was attended by more than 350 participants, more than 50 speakers in 13 sessions, as well as six round tables, both online and in person in Malaga.



In 2022, an agreement was signed with Fundación Caja Extremadura to carry out financial education training activities in the region. Under the agreement reached, several financial education actions will be developed for groups such as NGOs, businessmen, entrepreneurs, students and young people.

The 14th Financial Education Seminars for Young People and the 14th Financial Olympiad were also launched, operating until March and May 2023, respectively, in a mixed online and face-to-face format. These seminars look 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.

During the year 2022, the Edufinet Project has participated in local radio programs on finance, and has organized several meetings via streaming, such as the Financial Education Seminar for teachers, with the participation of teachers from all Andalusian provinces.

In 2022, several projects were launched, including the “Financial Education Podcast”. The 1st “Edufinet Kids” Financial Education Seminars also got underway, with the participation of more than 750 students in the last cycle of primary education from schools in Andalusia and Castilla y León. Finally, work has begun on the “Ambassadors” program, a project focused on financial education training for senior citizens. These projects are supported by Funcas, through the “Funcas Financial Education Stimulus Program” (Funcas Educa). The training for seniors, which has reached nearly 3,000 people by 2022, has become

one of the priority lines of work, to provide this group, in a personalized and close manner, with the necessary skills to interact with financial institutions and to prevent cyber-risk.

Furthermore, in 2022 the Edufinet Project has published over 54 informative articles related to economics, finance and sustainability on its blog (EdufiBlog), as well as 7 articles in the Málaga newspaper *Diario Sur*. In 2022, 34 academic articles related to financial education were published in EdufiAcademics.

On the other hand, the 6th annual Financial Education Seminars specifically for students of Higher Level Training Cycles was also started, in line with the seminars for young people.

In 2022, 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. The series of webinars on sustainability and financial education was also continued and planned to coincide with the celebration of prominent international days, such as the following:

- March 22: World Water Day, as part of Global Money Week.
- April 22: International Mother Earth Day 2022.
- May 22: International Day for Biological Diversity.
- June 8: World Oceans Day.
- July 2: International Cooperative Day.
- September 18: International Equal Pay Day.
- October 24: International Day Against Climate Change.
- October 31: World Savings Day.
- November 28: Webinar/roundtable discussion “Mountains and financial education: challenges and perspectives”.
- December 4: International Banking Day.

In 2022, the book of proceedings of the fourth Edufinet Financial Education Congress “*Educación financiera para una época de cambio de paradigmas*” (Financial education for a time of changing paradigms), published by Thomson Reuters Aranzadi, and the second installment of the financial education comic book “*Dentro del laberinto financiero*” (Inside the financial labyrinth) were published.

The number of beneficiaries of Edufinet Project activities during the year 2022 has reached more than 40,500 people, of which:

- 21,228 participants took part in the different seminars:
  - 14,109 people in person.
  - 7,119 people online.
- 19,298 from publications and online actions. Out of the 21,228 people who benefited from the seminars:
  - Primary: 753 (all in person).

- Secondary school (including undergraduate cycles): 12,509 (10,301 in person and 2,208 online).
- Seniors: 2,902 (542 in person and 2,360 online).
- Special needs: 69 (36 in person and 33 online).
- University students: 1,109 (886 in person and 223 online).
- All audiences: 3,886 (1,591 in person and 2,295 online).

THE EDUFINET PROJECT				
	Students		Training hours	Training sessions
	Young people	Adults/university students/businesspeople/entrepreneurs		
2022	13,262	27,264	688	531
2021	8,521	20,115	419	542

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

The Edufinet Project was also awarded the Special Jury Award in the Financial Education category during the presentation of the 2021 CECA Social Work and Financial Education Awards, which took place in December 2022. With this distinction, CECA values the work developed by Edufinet, through initiatives such as the Financial Education Seminars for Young People and the Financial Olympics, to promote training in this area among secondary and high school students.

#### Suppliers (GRI 2.6, GRI 2.27, GRI 3.3, GRI 308-1, GRI 407-1)

The Bank's relationship with its suppliers 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 Ethics. 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.
- Suppliers are provided with the Bank's reporting channel provided for in the corresponding corporate policy for the purpose of communicating any conflicts of interest they may have identified, both initially and, if applicable, during the contracting 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 service 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 2022 the Bank continued to benefit from the use of the Coordinaware application, which allows it to do as follows:

- 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.
- Have updated information on the approval status of companies and workers in order to facilitate access control to the facilities.



### Support to local suppliers (GRI 203-2, GRI 204-1)

In 2022, the total amount of goods and services acquired by Unicaja Banco amounted to 228 million euros (131.3 million euros in Unicaja Banco and 229.2 million euros in the case of Liberbank in 2021). Of this total, 43.7% corresponds to suppliers with a turnover of less than 1.5 million euros in 2022 (39.7% in the case of Unicaja Banco Group and 40.3% in the case of the Liberbank Group in 2021).

In terms of local impact, the percentage of the Unicaja Banco Group's purchasing volume represented by Spanish suppliers in 2022 was 97.8% in the Unicaja Banco Group (96.1% in the Unicaja Banco Group and 99% in the Liberbank Group in 2021). Practically all suppliers have an operational headquarters in Spain.

Supplier support	2022	2021 (UB)	2021 (LBK)
Total amount of goods and services purchased by the Group (millions of euros*)	228	131.3	229.2
Suppliers with a turnover of less than 1.5 million euros (%)	43.7	39.7	40.3
Volume of Group purchases from local suppliers (%)	97.8	96.1	99

\*2022 does not include contributions and taxes in the amount of 37.2 million euros.

### Average period of payment to suppliers

Unicaja Banco's average payment to suppliers during fiscal year 2022 is 14.22 days (17.97 days in 2021), below the legal maximum of 60 days established in Law 15/2010, of July 5, 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 (GRI 201-4)

"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. The Bank's social commitment is materialized in a fiscally responsible management that contributes to the sustainability of public finances. Thus, not only does it pay taxes as a taxpayer directly generated by its business activity, but it also contributes as a collaborating entity of the tax administrations, both of the national and of the regional and local treasuries, in the collection of taxes from third parties and their payment into the public coffers.

In 2022, the Unicaja Banco Group's total tax contribution amounted to 403.9 million euros (603.7 million in 2021 euros). This amount corresponds to input taxes actually paid by the Group as a taxpayer, as well as social security charges, contributions and contributions to guarantee and resolution instruments. It should be noted that in 2021 there was an extraordinary income in the payment in installments of corporate income tax, as a result of



the acquisition of the business combination with Liberbank in that year, which should be considered a non-recurring event.

#### TAX CONTRIBUTION OF UNICAJA BANCO GROUP 2022

	UNICAJA BANCO GROUP 2022	UNICAJA BANCO GROUP 2021
<b>Input taxes, contributions and contributions to guarantee and resolution instruments</b>	<b>403,923</b>	<b>811,260</b>
<b>Input taxes</b>	<b>290,936</b>	<b>691,256</b>
Refunded corporate tax	-47,955	-25,963
Corporate Income Tax Deferred Payments	57,557	400,242
Value Added Tax borne and not deducted	51,007	59,676
Real Estate Tax	10,128	12,125
Tax on deposits in credit institutions (IDEC)	21,347	22,160
Monetizable DTAs equity benefit	25,429	25,429
Tax on Economic Activities	7,011	6,805
Social Security at the Company's expense	105,600	112,859
Other taxes and fees (ITPAJD, other local taxes, etc.)	60,812	77,923
<b>Contributions and contributions to guarantee and resolution instruments</b>	<b>112,987</b>	<b>120,003</b>
Deposit Guarantee Fund	87,665	88,688
Single Resolution Fund contribution	24,149	30,079
CNMV fees and Reinsurance Fund. Orderly Banking Regulation (FROB)	1,173	1,236

In 2022, Expense from corporate income tax in Spain amounted to 101.5 million euros (91.7 million euros in income in 2021).

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 2022, 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 2021.

#### 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 to the territory is materialized through the support provided, in the form of sponsorship, to the above-mentioned organizations and the activities they carry out, which have an impact on a substantial part of the citizens of 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 2022 fiscal 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.
- Cervantes Theater, Málaga.
- Messengers of Peace.

- Marenstrum Music Festival (Fuengirola).
- Valladolid International Film Week (SEMINCI).
- Spanish Association Against Cancer.
- Baloncesto Málaga S.A.D.
- Club Voleibol Almería.
- Fundación Caja Duero.
- Ricardo Valle Institute of Innovation Foundation.
- Santander International Festival Foundation.
- Ovetense Society of Festivities.
- Oviedo Opera Foundation.
- Real Madrid Foundation.
- Farinato Race.

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, seminars and competitions in various disciplines, open to aficionados and amateur athletes of all ages.

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 "Official Bank" of Real Madrid, Unicaja Banco is "Founding Sponsor" of the Real Madrid women's soccer team.

#### **Collaborations with foundations and non-profit organizations (GRI 413-1)**

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").

Each partnership request received, in any of the aforementioned areas, is the object of an individualized analysis and is formalized, if necessary, in a document. 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.

Throughout 2022, giving continuity, in some cases, to collaborations begun in previous years, contributions were made to foundations and non-profit organizations. Among these contributions, those destined to the following institutions deserve to be highlighted due to their greater impact on the various stakeholders and in the territories where they are located: Confederation of Andalusian Businesses, Caja Duero Foundation, UNITAR-CIFAL Málaga and the Alliance "Extremadura is the Future".

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 1,767,656 euros in 2022 (in 2021 the total was 1,322,943.12 euros).

#### *The Andalusia Confederation of Businesspeople*

Unicaja Banco and the Confederation of Andalusian Businesses (CEA) have renewed their collaboration agreement for 2022, whereby the financial institution will once again provide a line of financing of

1.1 millions of euros to support the business sector and help 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.

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 maintained its commitment to the Fundación Caja Duero throughout 2022 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.

In 2022 an exhibition has been developed in Salamanca with the title "Professors and Students of the School of Nobles and Fine Arts of San Eloy. Collections of the Unicaja Banco Collection". It is a co-production featuring 57 works by 34 authors. This co-production integrates a selection of works belonging to the art collection of Unicaja Banco, which is preserved and kept in its buildings in Castilla y León, from the historic collection acquired over the years by Caja Duero and the former Caja Salamanca. Specifically, the exhibition includes 54 paintings and 3 sculptures by artists trained

at the San Eloy School of Nobles and Fine Arts, at well as professors that have taught there over the past 70 years.

In 2022, the first steps have also been taken for the establishment, in 2023, of a new Financial Education Center at the headquarters of the Caja Duero Foundation, with the support of the Edufinet financial education project and Funcas.

#### *UNITAR-CIFAL Málaga*

The Group has reaffirmed its commitment to the International Leadership and Leadership Training Center (CIFAL) Malaga, promoted by the UN through its agency UNITAR (United Nations Institute for Training and Research),



through the signing of a new agreement whereby the financial institution offers economic support to this Center (the second in Spain of these characteristics), 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.

#### *"Extremadura is the Future" alliance*

Unicaja Banco has joined "Extremadura is the Future", a public-private collaboration alliance, promoted by the Social Council of the University of Extremadura (UEX), whose objective is to promote opportunities that boost the development and economic and social growth of the region. In this sense, the financial institution will collaborate especially in programs that promote sustainable economy.

After joining this alliance, Unicaja Banco will participate in the Sustainable Economy Observatory, a meeting point between the academic world, the financial sector and the business world, to develop actions and solutions towards a sustainable development model in Extremadura. The first of the actions will be the creation of a Sustainable Finance Forum, coordinated by UEX, to promote research and knowledge transfer in finance applied to social care and sustainability.

## COMMITMENT TO THE ENVIRONMENT

### Environmental management programs (GRI 2.13, GRI 2.14, GRI 2.24, GRI 2.28, GRI 3.3)

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:

- Define specific actions that demonstrate the Group's commitment to the environment and energy savings, as well as its position on climate change.
- 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.
- 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.
- Promote a responsible attitude towards the environment among the workforce and society in general, with the publication of recommendations and best 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 best 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.

### 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:

1. 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 best 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 best 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 (EINF) 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

The various materiality analyses carried out show the relevance that stakeholders attribute to environmental risks, such as the one related to the “Commitment to Sustainable Development and the SDGs”, which reached fifth position in the last analysis carried out in 2022 compared to the ninth position it occupied in 2020 in relation to the 21 non-financial risks analyzed. The environmental and social criteria (ESG) in the business and climate change, in order of importance, are identified as those that could have the greatest impact on the Bank’s image if they are not properly managed, and are more likely to cause reputational damage. On the other hand, the one identified as having the least impact continues to be related to the sustainable use of resources or the circular economy.

As it is already known, since 2009 Unicaja Banco had implemented an Environmental Management System, taking as a reference for its development the international standard UNE ISO 14001, applicable to all its products and services, and, since then, the management system has taken as a reference the different versions of the standard, until the most recent edition of 2015.

This management system was implemented in an integrated manner in 2021 together with the one referring to greenhouse gases, under the ISO 14064-1:2019 standard, in order to specify the quantification with a report of greenhouse gas emissions and removals, and together with the energy management system, under the ISO 50001:2018 standard with the purpose of establishing improvement objectives, goals and indicators on energy saving measures in 10 buildings: central headquarters in Avda. de Andalucía, the Eurocom building, the central office and the ground and first floors of Acera de la Marina, all of them in Málaga city, the Data Processing Center -CPD- in Ronda, the Logistics Center in Humilladero, the operational headquarters in Cádiz, Antequera and Jaén and Madrid, and at Edif. El Portillo, in León.

Of the 7,034 employees at 31/12/2022 of Unicaja Banco, 939 are covered by the Integrated Management System, representing 13.35% of the workforce in 2022 (13.01% in 2021). The Environmental Coordination of the integrated management system during the year 2022 has continued to monitor, maintain and update the documentation, based on the established procedures with special attention to the synergies that occur, taking into account the new functional and organizational attributions.

### Effect of the company’s activities on the environment (GRI 306-1)

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 are as follows:

**Activities:**

- Consumption: 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.
- 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 management system based on ISO 14001, 14064 and 50001 standards, in the 10 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, 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, which reports to the Operations, Services and Security Management, together with the subsidiary FK2, in charge of the maintenance of the offices of Liberbank origin until the day of operational integration, May 23, 2022, has been carrying out actions to make progress in the prevention of environmental risks, and among others, the recommendations of the 2020 Energy Audit report have been taken into account.

During 2022, the following interventions related to environmental risks were carried out, in order of importance:

- Air conditioning: In the air conditioning installations of the work centers, we have continued with the replacement of equipment beyond repair with more efficient installations. In 2022, a total of 59 replacements were made, involving a total investment of €712,555.40 (102 replacements in 2021, involving a total investment of €1,408,533.70).

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

2,204 preventive revisions in 2022 (2,471 preventive reviews in 2021). Corrective maintenance operations are also accounted for, with a total of 1,300 actions in 2022 (1,059 actions in 2021). Significantly, 73.22% of the inventoried air conditioning machines in Unicaja Banco's work centers incorporate environmentally friendly gas for their operation (65.16% in 2021).

- Replacement of lighting equipment with LED technology: As in previous years, the Group continued to replace outdated lighting equipment with LED equivalents. A total of 201 actions have been carried out in maintenance operations, involving an investment of 103,276.63 euros in 2022 (632 actions with an investment of 355,252.14 euros in 2021).

- Adjustments to contracted power: In 2022, all contracted supplies have been reviewed in order to optimize the contracted power to the maximum real power consumed.

- Self-consumption: The photovoltaic plant located on the roof of the Humilladero Logistics Center has been supplying part of its own electricity consumption with solar energy since its commissioning in April 2021. In 2022, this plant contributed 32.56%, equivalent to 103,289 kWh of the total 317,204 kWh consumed by the center (in 2021 it contributed a savings of 18.81%, equivalent to 71,426.00 kWh from its start-up to December 31, 2021).

- Others: Installation of water consumption limiters in bathrooms, with the installation of aerators and dual flush cisterns, with 99 actions and an investment of 16,403.94 euros, corresponding to the work centers of Unicaja Banco origin (73 actions and an investment of 11,995.27 euros).

The total sum allocated to these actions stood at 930,840.74 euros in 2022, compared to the 1,775,781 euros allocated in 2021. The greatest expense continued to be the high cost of replacing air conditioning machines.

#### Evaluation of suppliers with environmental criteria (GRI 308-1)

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 2022, a total of 137 portfolio and regular companies (147 in 2021) were assessed through the Coordinaware platform for business coordination service.

#### Indicators

The indicators for 2022 presented below include data from Unicaja Banco and the Group's investee companies whose environmental impact is considered significant.

#### Circular economy. Waste prevention and management (GRI 301-1, GRI 301-2, GRI 306-3, GRI 307-1)

The management of the waste generated is carried out in accordance with national regulations on waste and the new Law 7/2022, of April 8, which outlines waste recovery and disposal operations and the European waste list.

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 is removed by Unicaja Banco Group through contracted management companies, the delivery note is kept in the evidence control, as evidence of the correct management of the waste. 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 – 291,260.35 kilograms in 2022. This amount corresponded to that derived from the normal operations of central offices, regional offices and business network offices. Consumption has been reduced with respect to the previous year, when it was 341,673 kilograms, due to the closure of more than 400 centers during fiscal year 2022. In order to reduce the impact, we use chlorine-free, environmentally friendly paper with FSC certificates, among others, which guarantee its origin from sustainable forestry operations, in accordance with international standards, and we contain its consumption through the intensive application 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, which 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 of 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 companies Primer Impacto, S.L. And AMB, S.L., the main purpose of which was the placement, installation, collection or replacement of advertising material in all of the Bank's establishments in the territories where it operates.

In addition to tax, labor, social security, occupational risk prevention, confidentiality and personal data protection obligations, the contracts include a Corporate Social Responsibility clause in the case of Primer Impacto, 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.

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.

Production has ranged from office material to letters linked to commercial campaigns. In 2022, it was hardly significant, with small productions being carried out, in the Bank's strategic interest in encouraging digital channels.

Throughout 2021, there was a significant reduction in the number of advertising routes, from 3 to 2 routes, as a result of the merger with Liberbank and the need to carry out a brand advertising campaign to be maintained over time. This resulted in a 2021 graphic production of 3,513 kg.

As for the production carried out in 2022, it has hardly been significant, mainly due to the implementation of small impressions (in the bank's interest to encourage digital channels) as indicated, and the non-existence of advertising routes in offices. For this reason, and in relation to vinyl, production in 2022 has decreased to 964 kg compared to 2,263 kg in 2021.

Consumption of packaging materials, cardboard boxes, amounted to 22,200 units in 2022 (24,964 in 2021).

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:

UNICAJA BANCO GROUP	Computer waste (kg)
2022*	54,256
2021	101,997

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

In 2022, most of the recycled material came from computer systems such as ATMs, ticket dispensers, updaters and micro equipment, whether personal computers, keyboards, mice, printers, scanners, fixed and mobile telephones, routers, etc., while in 2021 most of the recycled material came from AT. For this reason, due to the weight of the different elements, there has been this variation in the magnitude of the kg managed.

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, 200135, 20136, 200122, 200121, 20152, 160214 and 160262.

In this fiscal year, Unicaja Banco, in collaboration with Future Card (Toppan Group), one of the main suppliers of financial cards at the national and international levels, has kept the plastic recycling circuit in operation, 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 2022, 2,400 kg of cards were recycled, which is 1.5 times more than the volume recycled in 2021, which was 960 kg.

Further discussions have been held with Future Card to develop the recycling activity in two directions:

- Creating new collection points, so far we only have one waste collection point in Ronda.
- Collection of proposals for the development and extension of new actions related to plastic recycling.

It is worth highlighting the progress made in fiscal year 2022 for the launching during fiscal year 2023 of plastics based on recyclable PVC material, once the reference manufacturers in Spain have consolidated the possibilities of issuing this type of products with full guarantees from an environmental point of view. Along these lines, new designs have already been approved that will provide coverage during 2023 for some of the products with the highest circulation among our cardholder customers.

Through all of 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 (GRI 302-1)

As mentioned above, in 2022 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	2022	2021
Total energy consumption (MWh)	39,874.48	35,318
Electricity consumption	38,251	33,628

#### Contamination (GRI 11.1, GRI 305-1, GRI 305-2)

During the year 2022, the calculation of the carbon footprint continued. For the calculation of Scope 2, the emission factor records of the Ministry for Ecological Transition and Demographic Challenge have been used, the coefficient to be applied to the electricity consumption of Unicaja Banco (parent company) is 0.00 kg CO<sub>2</sub>/kWh; this is due to electricity supply contracts with Iberdrola and Repsol (year 2022), which have the guarantee of origin (GoO) certification, which is an accreditation that ensures that 100% of the electricity supplied has been generated from renewable energy sources or high efficiency cogeneration.

In the following table of emissions, only the investees of Liberbank are included in Scope 1 and 2, since those of Unicaja Banco are included in the consumption of the parent company.

GREENHOUSE GAS EMISSIONS	2022	2021
Total emissions (tn CO <sub>2</sub> -eq)	1,256.34	3,776
Scope 1 (tn CO <sub>2</sub> -eq)	1,086.38*	411
Scope 2 (tn CO <sub>2</sub> -eq)	169.96**	3,365
GHG emissions intensity (tn CO <sub>2</sub> -eq / employee)	0.16	0.41

\*The data resulting from the 2022 measurement are not comparable with those obtained in 2021 as the data have been extended to obtain the Scope 1 footprint measurement. In addition to GHG emissions from the combustion of fuels in stationary sources, GHG emissions from the combustion of fuels in mobile sources and those from GHG leaks in HVAC systems, chillers, refrigerators, etc. have been added.

\*\*While 100% of Unicaja Banco's electricity consumption is 0.00 kg CO<sub>2</sub>/kWh, for the aforementioned reasons, some Group companies still have contracts with suppliers whose origin is not 100% renewable.

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.

## DECARBONIZATION

Unicaja Banco, through its 2022-2024 Strategic Plan, has designed an itinerary towards decarbonization, the first milestone of which, in line with the commitments acquired by the Bank, is the measurement of the carbon footprint. The measurement of the carbon footprint is articulated

through an integrated and systematic approach, which will seek continuous improvement in the Bank's energy performance, i.e., in energy use and consumption, which will result in energy efficiency. On the other hand, it is extended through environmental management and the monitoring of greenhouse gas (GHG) emissions, in order to address their mitigation in a coordinated and effective manner

The Integrated Management System will allow Unicaja Banco to adequately comply with and strengthen its Environmental, Energy and Climate Change Policy, approved by the Board of Directors in January 2021, establish objectives and goals to achieve the Bank's environmental commitments and carry out the necessary actions to improve its performance in this area.

All of this is in line with the current climate emergency situation and in line with regulations and supervisory expectations, particularly those of the ECB, which entities, such as ours, must meet.

Previously, Unicaja Banco had implemented since 2009 an "Environmental Management System" according to the international standard ISO 14001:2015, covering 10 of the Bank's buildings. Additionally, the Bank implemented in 2021 an "Energy Efficiency Management System ISO 50001:2018" in an integrated manner with the "Environmental Management ISO 14001:2015" and "Greenhouse Gas ISO 14064-1:2019" (Scopes 1 and 2).

The current decarbonization process includes the implementation and certification of ISO standards for all of Unicaja Banco's buildings. As of this implementation, approved at the end of 2022 and to be implemented throughout 2023 and 2024, there will be a standardized framework so



the Bank's greenhouse gas inventories can be determined and decarbonization targets can be rigorously set for the Bank as part of a future "Emission Reduction Plan".

Therefore, an objective and verifiable tool will be available for calculating the carbon footprint and for reporting greenhouse gas emissions, integrated into the environmental and energy management system, with a proactive and methodical approach that would address both the impact on the environment and fuel and electricity consumption in the Bank, allowing Unicaja Banco a real improvement in energy efficiency, facilitating continuous improvement to ensure minimum energy consumption and lower GHG emissions, while at the same time improving environmental management.

The Scope of the decarbonization process is comprehensive, gathering and managing information on the Bank's environmental and energy management in relation to greenhouse gas emissions and proposing realistic, achievable and demanding measures for their reduction, in order to reduce the effects of climate change within the scope of the Bank's responsibility.

### Measuring the corporate carbon footprint

The United Nations 2030 Agenda and the Paris Agreement, driven by the certainty that climate change is a global emergency based on scientific criteria that blurs national borders and affects all human beings without distinction, established the starting point towards a carbon neutral economy. In recent years, various bodies such as the European Central Bank, the European Banking Authority and the United Nations Environment Program Finance Initiative (UNEP FI) have allocated more resources to ensure the effective integration of climate risks into the reality of financial sector management.

Additionally, investors and other stakeholders participating in the financial markets are paying increasing attention to companies' commitment to sustainability, considering that these can have a significant impact on financial aspects such as profitability, risk profile or, in general, the long-term resilience of the business.

Additionally, Unicaja Banco, together with other Spanish financial institutions, on the occasion of the United Nations Climate Change Conference (COP25), joined the "Collective Commitment to Climate Action", promoted by the Spanish Banking Association (AEB) and the Spanish Confederation of Savings Banks (CECA). This commitment materialized in proceeding to reduce the carbon footprint of the credit portfolio within a given period, in a way that could be measured using internationally approved criteria, in line with the objectives set out in the Paris Agreement.

In 2022, the project and methodology for measuring the corporate footprint in Scopes 1, 2 and 3 was carried out, establishing the Unicaja Banco Group as the measurement perimeter, in the case of Scopes 1 and 2, and the parent company (in the case of Scope 3). With the exception that the calculation of the carbon footprint of the loan portfolio is developed in a separate section, since the criteria used in its calculation differ from those previously indicated.

### Methodology for measuring the corporate carbon footprint (excluding credit portfolio) (GRI 302-1, GRI 302-2, GRI 302-3)

Unicaja Banco's objective is to continue to make progress in the calculation of the corporate carbon footprint (Scopes 1, 2 and 3, excluding investments), in the calculation of financed emissions, and, finally, in the



definition of decarbonization objectives.

With respect to methodology, we have opted for the Greenhouse Gas Protocol Initiative (GHG PI), specifically, the GHG Protocol Corporate Accounting and Reporting Standard.

It is intended to establish the time limit in fiscal year 2022, a full calendar year for which the Combined Bank has data, and to establish as organizational boundaries the shareholding approach and the control approach, since the Bank carries out its activity both in facilities it owns and in leased facilities.

With respect to the operating limit, the following sources of emissions are identified:

- Scope 1: Air conditioning equipment (recharge in kg of gases used in the equipment) and vehicles (gasoline or diesel consumption).
- Scope 2: Energy consumption.
- Scope 3 (excluding financed issues): For the first time it is measured with data as of December 31, 2022, with the following categories, following industry best practices:

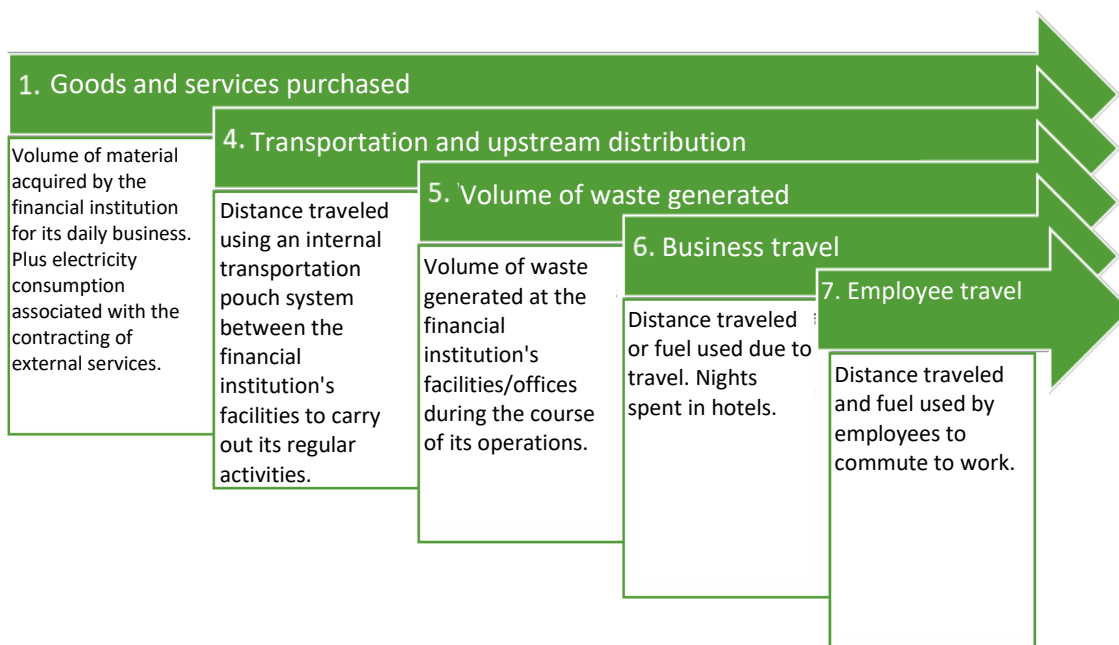


Table 1. Scope 3 categories.

#### Results of the measurements performed in the year (GRI 11.1, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4)

##### GREENHOUSE GAS EMISSIONS

Matrix: total emissions (tn CO<sub>2</sub>-eq) (715.36) Scope 1 (tn

CO<sub>2</sub>-eq) 715.36

Scope 2 (tn CO<sub>2</sub>-eq) 0

GHG emissions intensity (tn CO<sub>2</sub>-eq / employee) 0.10

Group: total emissions (tn CO<sub>2</sub>-eq) (1,256.34)

Scope 1 (tn CO<sub>2</sub>-eq) 1,086.38

Scope 2 (tn CO<sub>2</sub>-eq) 169.96

GHG emissions intensity (tn CO<sub>2</sub>-eq / employee) 0.16

The Corporate Value Chain (Scope 3) Accounting and Reporting Standard and Technical Guidance for Calculating Scope 3 Emissions are used as the Scope 3 framework (excluding the measurement of the investment portfolio).

#### GREENHOUSE GAS EMISSIONS

Matrix: total Scope 3 emissions (tn CO<sub>2</sub>-eq) (13,171.99)

Scope 3. Category 1 (tn CO<sub>2</sub>-eq) 352.43  
 Scope 3. Category 4 (tn CO<sub>2</sub>-eq) 3,484.46  
 Scope 3. Category 5 (tn CO<sub>2</sub>-eq) 1.25  
 Scope 3. Category 6 (tn CO<sub>2</sub>-eq) 1,254.51  
 Scope 3. Category 7 (tn CO<sub>2</sub>-eq) 8,079.35 GHG emissions

intensity (tn CO<sub>2</sub>-eq/employee) 1.87

Additionally, within Scope 3 is Category 15, where Unicaja Banco calculates an estimate of the carbon footprint of the financed portfolios. The information corresponding to this category can be found in the “Climate Risk Management” section.

## OTHER PERFORMANCE PRACTICES

#### Fiscal responsibility (GRI 207-1)

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 of the Capital Companies Act. 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 Best Tax Practices, approved by the Large Companies Forum according to the wording proposed by the State Tax Administration Agency (AEAT). With this adherence, all those best 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 (GRI 2.23, GRI 2.24, GRI 2.27, GRI 2.28, GRI 406-1)

The Unicaja Banco Group expresses its commitment to human rights through its CSR Policy. Among its principles are to respect, in the development of relations with its employees, customers, shareholders and 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:

- 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.
- Apply the principles of equal treatment, equal opportunities, non-discrimination and respect for diversity, establishing different protocols to protect the dignity of workers.
- 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.

Additionally, references to the protection of human rights, from the perspective of suppliers are incorporated in the Group's Code of Ethics, revised in 2022 ("Business Principles of the Group").

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.

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 accordance with the Universal Declaration of Human Rights and the international treaties and agreements thereon ratified by Spain").

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, for 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 dialog 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.

As mentioned in the 2021 EINF, 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". In February 2022, as a result of the work carried out by the European Commission, a "Proposal for a Directive of the European Parliament and of the Council on corporate sustainability due diligence" was presented, which could have an impact on the establishment of new corporate duties in relation to the actual and potential adverse effects on human rights and the environment of its own activities, the activities of its subsidiaries and the activities of the value chain. The focus, therefore, will be on its evolution, due to the possible impact, if finally approved, on the Group and its activity.

The CSR Master Plan, approved by the Board of Directors of the parent company in June 2022, referred to in another section of this Statement, provides for the approval of a Human Rights Policy for suppliers, applicable to the entire value chain.

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 2022 nor 2021 were there any cases of discrimination or complaints of human rights violations.

#### Prevention of unlawful conduct (GRI 2.26, GRI 2.27, GRI 3.3, GRI 205-2, GRI 205-3, GRI 417-2, GRI 417-3)

The Unicaja Banco Group strictly observes standards of behavior related to the prevention of unethical practices and money laundering. These rules are mainly contained in the Group's Code of Ethics, in 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 of the Bank.

In 2015 the Board approved the Group's Code of Conduct, which defines the principles, standards and rules of conduct that guide personal and professional behavior of the Group's administrators, managers and employees, including respect for dignity, equality and diversity. This Code has been revised and updated in 2022, having been approved by the Board of Directors on October 28, 2022, under the name Code of Ethics. The Code of Ethics expresses the values that

comprise the basic pillars of Unicaja Banco Group activity, notably including the trust of customers, suppliers, shareholders and other stakeholders, the development of best governance practices based on transparency, honesty and integrity and the willingness of employees to serve and their commitment to stakeholders and society in general.

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, the configuration of which and monitoring of its execution are entrusted to the Audit and Regulatory Compliance Committee.

Since 2017, within the Regulatory Compliance Department, the Corporate Conduct Area develops, among others, functions of criminal risk prevention, supervision of the observance of the Code of Ethics, the development of policies, procedures and governance schemes necessary in order to adequately respond to the conduct risk in the Group, notably the Policy for the prevention and management of conflicts of interest of the Group's employees (from 2020), which was updated and approved by the Board of Directors of Unicaja Banco on November 25, 2022.

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 notice with potential criminal implications, as well as denouncing behavior contrary to the Code of Ethics. This whistle-blowing channel is also available on Unicaja Banco's corporate website, in order to be accessible to third parties outside the Organization. In both channels, anonymous complaints can be filed.

In 2022, 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.

In the training section, the corporate intranet has a specific "Corporate Conduct" web space, where personnel can directly access a form and the operating rules of the Whistleblower Channel, the internal Circulars related to the Criminal Risk Prevention Program, the Criminal Risk Prevention School, the Code of Ethics, the Criminal Risk Prevention Policy and the Policy for the Prevention and Management of Conflicts of Interest of the Group's employees.

All employees have been informed through the corresponding internal circulars on 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 communicating possible infractions related to the Code of Ethics.

Since the 2015 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. This training has been updated over the years. As part of these updates, a total of 1,373 employees underwent eight hours of training on this subject in 2022.

Likewise, 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. Additionally, the Sustainability and CSR area, also on the corporate intranet, in the specific section of Codes and Policies,

includes, among others, a specific section on the Code of Ethics and the Criminal Risk Prevention Policy.

The Code of Conduct, the Criminal Risk Prevention Policy and all of 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.

Since 2021, on the occasion of the integration of Liberbank, a specific space was created with the corporate policies applied that employees must be aware of.

In 2022, a specific report was published in April in the corporate newsletter, *Uninoticias*, on new developments in the Prevention of Money Laundering and Terrorist Financing and, in the September edition, updates on the Criminal Risk School were reported. Furthermore, in February, March and April, a reminder was sent to Liberbank's personnel regarding the documentary accreditation by customers.

As part of the Criminal Risk Prevention carried out by the Bank, a specific section called Corporate Conduct is available on the Employee Portal, which, in addition to the Code of Ethics itself, includes permanent access to the Criminal Risk Prevention School. In this regard, the substitution in said section of the new Code of Ethics, approved by the Board of Directors of Unicaja Banco on October 28, 2022, has been reported. Information has also been provided on the corporate intranet on the Unicaja Banco Group's Policy for the Prevention of Corruption and Bribery, with reminders in various internal bulletins, as well as the information contained in the specific section of the Employee Portal.

### **Fighting corruption and bribery (GRI 2.27, GRI 3.3)**

In 2015 Unicaja Banco implemented a Program for the Prevention of Criminal Risk and Reaction to Non-Compliance, in accordance with the requirements of Article 31 bis of the Criminal Code to the models of organization and management of criminal risk of legal persons. As the body responsible for the supervision and operation of the Program, the Board of Directors established the Criminal Risk Prevention Committee. Along these lines, the Policy for the Prevention of Criminal Risk and Reaction to Non-Compliance was approved on February 27, 2019. Unicaja Banco's Board of Directors approved its update on November 25, 2022.

As explained above, Unicaja Banco included training, from the start 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 Bank. Among these instruments, the criminal matrix of risks and controls (currently 180 controls) stands out. This is a dynamic document that reflects the Bank's criminal risk prevention control environment. It identifies the main controls (general and specific) implemented in Unicaja Banco, which allow mitigating, detecting or reacting to the different criminal risks.

On April 23, 2019, certification was obtained from AENOR for the UNE 19601 standard for Criminal Compliance Management Systems. This certification is valid for three years and is reviewed annually by the certifier. The first review took place during the months of March

and April 2020, and the second in March 2021. In September 2022 this certification was renewed, which includes the procedures implemented at the time by Liberbank.

Additionally, on March 25, 2022, the Board of Directors of Unicaja Banco approved the Policy for the Prevention of Corruption and Bribery of the Unicaja Banco, S.A. Group. This Policy is part of the general corporate integrity framework that the Unicaja Group has been progressively implementing to strengthen its ethical and compliance culture, in accordance with the regulatory requirements and best practices in force at any given time. Its purpose is to establish a reference environment that fosters a climate of compliance and integrity and prevents the risk of incurring in conduct or patterns of action contrary to the same. In line with this, the Policy is applicable to all employees, executives and members of the administrative bodies of Unicaja Banco and its Group companies. Suppliers, agents, subcontractors and any other third party that maintains business or professional relations with the Group are bound by the principles and rules of conduct of this Policy, insofar as they are applicable to them.

### Operations assessed for risks related to corruption (GRI 2.16, GRI 205-1, GRI 205-3)

During 2022, Unicaja Banco's Criminal Risk Prevention Committee evaluated 635 transactions to determine their possible criminal significance. After analyzing each of them, it was concluded that none of them contained reasonable indications of criminal risk for the Bank.

During the 2021 fiscal year, 115 transactions were evaluated, from January 1 to July 29 of that year, the date on which the merger with Liberbank took place, in order to determine their possible criminal implication, and none of them showed reasonable indications of criminal risk for the Bank. 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.

### Measures to combat money laundering (GRI 3.3, GRI 205-2)

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 these 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 referenced below also apply to other Group companies (13 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, and its implementing regulations. Unicaja Banco's Board of Directors has approved Unicaja Banco's main



PML-FT policies and procedures and is regularly informed of matters related to this matter, either directly or through the Audit and Regulatory Compliance Committee.

The board and its committees' continuing education plan includes content related to this subject. In Unicaja Banco during fiscal year 2022, 5,227 employees have completed three hours of training on new developments in the Prevention of Money Laundering and Terrorist Financing, with a total of 15,657 hours completed, in 2021 continuous training was provided to a total of 4,407 employees. Criminal Risk training was also carried out, in which a total of 1,400 employees have completed 11,127.50 hours 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 signs 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 December 31, 2022, 95% of customers are classified as low risk, compared to 93.84% of customers in 2021, 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. Additionally, 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 this information to the internal control bodies.

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 Technical Unit for the Prevention of Money Laundering, the Money Laundering Prevention School and the Help Manual for said app. This is also available in the Sustainability and CSR area, in the specific section on Codes and Policies, which includes, among others, a specific section on the Code of Ethics, as well as in the Corporate Conduct section of the "Unipersonal" employee portal.

The Bank's internal communication channels have been informing the staff about the policies for the prevention of corruption, bribery and measures to combat money laundering.

Finally, through the application of Communications to the Intranet Network, the branch network is informed of information of an operational nature that affects this area, such as, for example, the procedure for consultations with the Prevention of Money Laundering and Financing of Terrorism Area (PBC and FT) (June 16, 2022) or the update of Unicaja Banco's Prevention of Money Laundering and Financing of Terrorism Manual (September 23, 2022).



# Indicators of Article 8 of the European Union (EU) Environmental Taxonomy Regulation



## INDICATORS OF ART. 8 OF THE EUROPEAN UNION (EU) ENVIRONMENTAL TAXONOMY REGULATION

### European Union Environmental Taxonomy Regulation: financial indicators of environmental sustainability

**I**n 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 (mitigation and adaptation to climate change) are legally binding as of January 2022, and therefore affect this Statement of Non-Financial Information, while the other four, once the pertinent technical developments have been approved, are expected to become legally binding as of 2024 with respect to 2023.

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.

Commission Delegated Regulation (EU) 2022/1214 of March 9, 2022, published in July of that year, amends the two aforementioned Delegated Regulations to include, fundamentally, the duty to disclose information related to the development of economic activities in the fossil gas and nuclear energy sectors, due to their potential to contribute to the decarbonization of the Union's economy.

Additionally, the EU has provided entities that are subject to reporting obligations under the Environmental Taxonomy Regulation with an online tool called Taxonomy Compass, which provides a visual representation of the content of the Taxonomy.

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 and its implementing rules.

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 2023 (with respect to 2022) 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 2023 the following information, with respect to 2022:

- The proportion of exposure to eligible and ineligible economic activities in its total assets, based on the Taxonomy.
- The proportion of the exposure referred to in Article 7(1) and (2) in total assets, i.e.:
  - o 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).
  - o 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.
- Exposure, if any, to economic activities in the fossil gas and nuclear energy sectors (eligibility only), pursuant to Delegated Regulation (EU) 2022/1214.

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 EINF for 2022.

With its better understanding of the current regulations and the interpretative criteria published 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 allow it to comply, in addition, with supervisory expectations and those of the market itself. Given we are in such an early stage, in which 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 2022, 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.

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.

Thus, in order to advance in compliance with regulatory expectations in this area, during the last year efforts have been made to identify counterparties subject to the obligation to publish non-financial information in accordance with the provisions of the applicable regulations, as well as to compile information on the eligibility of such counterparties, in order to incorporate the information in the calculation of the Bank’s own ratios.

### 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 for 2021:

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	23.0 %	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	0.0 %	
Exposure to central governments and supranational issuers	19%	
Exposure to central banks	17.3 %	
Total assets (A+B+C)	100%	-

The ratio of eligible and non-eligible assets of the Unicaja Banco Group, as well as the other complementary ratios, corresponding to fiscal year 2022, are shown below:

Indicators of the EU Environmental Taxonomy Regulation (mitigation and adaptation to climate change)	Ratio over total assets (A+B+C) (12/31/2022)	Ratio of assets included in the scope of the GAR (A+B) (12/31/2022)
A) Exposure to taxonomy-eligible economic activities	35.2 %	49.7 %
B) Exposure to ineligible economic activities according to taxonomy	35.6 %	50.3 %
Total derivative exposure assets (hedging)	1.8 %	2.5 %
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)	9.1 %	12.8 %
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)	1.8 %	2.5 %
Interbank demand loans as a percentage of total assets	0.1 %	0.1 %
Other ineligible exposure	22.9 %	32.3 %
Total assets included in the scope of the GAR (A+B)	70.9 %	100 %
C) Exposure excluded from the scope of the GAR	29.1 %	
Negotiation portfolio	0.0 %	
Exposure to central governments and supranational issuers	25.1 %	
Exposure to central banks	4.0 %	
Total assets (A+B+C)	100%	-

Regarding the exposure to economic activities in the fossil gas and nuclear energy sectors (eligibility), the disclosure of which is mandatory as from 2023 with respect to fiscal year 2022, it is noted that the Unicaja Banco Group does not have exposures that meet the requirements established in the European Union regulations.

### 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 (Álamo Consulting), 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 Bank'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 to take use those outlined in Annex VI as a benchmark ("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 at 2022 year-end are mainly composed of the following:

- More than 90.9% were loans to households to finance home purchases (94% in 2021).
- Loans to households to finance home improvements and the purchase of cars were 2.7% (3% in 2021).
- Foreclosed commercial and residential real estate or that received in payment, classified as non-current assets held for sale was 2.7% (2% in 2021).

- 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 associated with one of the activities included in the EU taxonomy is 3.6% (0.1% in 2021).
- Funding to Local Administrations for the financing of public housing, 0.1%, the same percentage as in 2021.

Exposures to financial and non-financial companies required to publish non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU are not considered eligible. For those exposures with subsidiaries of group parents obliged to disclose non-financial information in accordance with Article 19a or 29a of Directive 2013/34/EU, the information of the group parent has been considered for classification (unless the subsidiary issues non-financial information separately because it meets the regulatory requirements to do so). This 2022 information of the Unicaja Banco Group includes information related to project finance and certain investments in sustainable bonds issued by third parties.

### 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.

Unicaja Banco's Strategic Plan 2022-2024, 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, all of which is recorded in this Statement, among other corporate documents. For these purposes and in addition to the development of an internal methodology that is now available, 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 specify all of the above; in 2022, significant progress has been made with regard to the implementation of the Action Plan measures.

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,

relying, as a transversal axis for this purpose, on 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 appropriate 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. As stated elsewhere in this Statement, the internal product classification system approved in 2022 by the Bank is fully aligned with the European Union Regulatory Taxonomy.

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.

Additionally, during the last fiscal year, the Unicaja Banco Group has made significant progress in the area of Sustainable Finance, which has enabled the achievement of some objectives linked to the channeling of capital flows towards environmentally sustainable activities. Thus, the implementation of the requirements of Regulation (EU) 2019/2088 on the disclosure of information related to sustainability in the financial services sector, which establishes the basis for the design of investment and advisory products and services considering sustainability criteria, among other aspects, is noteworthy; progress has also been made with regard to the regulations on investor protection in the financial markets (MiFID), with the incorporation of sustainability issues in the suitability test, in those cases in which this is required.

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.

Annexes





## 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 with reference to the criteria of the Sustainability Reporting Standards of the Global Reporting Initiative GRI standards, as well as the Financial Services Sector Supplement of the GRI G4 Guidelines, 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
<ul style="list-style-type: none"> <li>● The inclusion of stakeholders</li> <li>● The context of sustainability</li> <li>● Materiality</li> <li>● Completeness</li> </ul>	<ul style="list-style-type: none"> <li>● Accuracy</li> <li>● Balance</li> <li>● Clarity</li> <li>● Comparability</li> <li>● Reliability</li> <li>● Punctuality</li> </ul>

#### THE PARTICIPATION OF STAKEHOLDERS

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 2022.

#### 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 the 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.

### **FOLLOW-UP ON TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD) RECOMMENDATIONS ( GRI 2.28)**

An effective and reliable disclosure policy is essential, both from the perspective of the financial institutions themselves and from that of the markets and the recipients of the financing and investment they channel, including for the exercise of their functions by the public authorities.

Particularly with regard to the financial risk associated with climate change, the general framework for dissemination of the entities must move from the static to the dynamic, particularly if the strategic importance attributed by financial entities, and by the Unicaja Banco Group in particular, to sustainability is taken into consideration.

The recommendations on climate disclosures of the Task Force on Climate-related Financial Disclosures (TCFD) of the Financial Stability Board have become the global standard for climate disclosures.

In this regard, the Guidelines on Non-Financial Reporting: Supplement on Climate-Related Information (2019) of the European Commission, which complement Directive 2014/95/EU, accept its guiding nature. Also the European Central Bank, according to the Guidance on climate-related and environmental risks (2020), explicitly refers to TCFD recommendations (supervisory expectation no. 13.4, in particular).

Consequently, Unicaja Banco's strategic consideration of sustainability, in accordance with the provisions of the 2022-2024 Strategic Plan, and the progress made in 2022 in implementing the Sustainable Finance Action Plan, allow us to report for the first time on Unicaja Banco's monitoring of the TCFD recommendations, without prejudice that, based on the effective management deployed and corporate objectives, this information will be gradually expanded and improved in successive years, in step with the application of new regulatory milestones,

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<sup>1</sup> "Entities are expected to disclose financially significant climate-related risks in accordance with the European Commission's Guidelines on Non-Financial Reporting: Supplement on climate-related information. The Supplement includes the recommendations of the TCFD and provides guidance under the Non-Financial Disclosure Directive. The information that entities are expected to make public revolves around five key aspects: the business model, due diligence policies and processes, results, risks and their management, and key performance indicators (KPIs)."

These notably include the European Union Directive on Corporate Information on Sustainability, already mentioned in several passages of this Statement, and the ongoing developments in prudential matters.

In order to avoid repetition, and to provide the necessary background with the greatest clarity and specificity, the following table shows the sections of this Statement and the corporate website, as well as other corporate documents, that can be used to learn about the current positioning and effective management of climate risk in the Unicaja Banco Group, including a mention of the metrics and objectives.

Category	TCFD Recommendations	References
Governance	a) Describe the board's monitoring of climate-related risks and opportunities. b) Describe management's role in assessing and managing climate-related risks and opportunities.	EINF, section "Climate Risk Management"  Corporate website, section "Board of Directors and Support Committees /Sustainability Committee"  Corporate website, section "Corporate Governance Policy"
Strategy	a) Describe the climate-related risks and opportunities identified by the organization in the short-, medium- and long-term. b) Describe the impact of climate-related risks and opportunities on the organization's activities, strategy and financial planning. c) Describe the resilience of the organization's strategy, taking into account different climate scenarios, including a scenario of 2°C or less.	EINF, section "Climate risk management" EINF, section "Art. 8 indicators of the Environmental Taxonomy Regulations of the European Union (EU)".  Corporate website, section "Green Bonds Framework"  Information of Prudential Relevance*
Risk management	a) Describe the organization's processes for identifying and assessing climate-related risks. b) Describe the organization's processes for managing climate-related risks. c) Describe how the processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	EINF, section "Global Risk Control"  EINF, section "Climate risk management"  Corporate website, section "Risk control information"  Corporate website, section "Annual Corporate Governance Report" **
Metrics and objectives	a) Set out the metrics used by the organization to assess climate-related risks and opportunities in accordance with its strategy and risk management process. Describe the organization's processes for managing climate-related risks. b) State the Scope 1, Scope 2 and, if applicable, Scope 3 greenhouse gas emissions and the corresponding risks. c) Describe the objectives used by the organization to manage climate-related risks and opportunities and the results obtained with respect to these objectives. ***	EINF, section "Climate risk management" EINF, section "Decarbonization"

\* To be published subsequent to this Statement of Non-Financial Information.

\*\* The 2022 Annual Corporate Governance Report is published at the same time as the Statement of Non-Financial Information.

\*\*\* The decarbonization targets for the credit, fixed income and equity portfolios will be published following the disclosure of this Statement.



## UNITED NATIONS GLOBAL PACT (GRI 2.28)

Unicaja Banco has been a signatory to the United Nations Global Compact since 2013, and since 2017 a partner of the Spanish Network of the United Nations Global Compact, whereby it undertakes to report annually on its performance with respect to the ten principles of conduct and

effective action in the areas of human rights, labor standards, 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	<b>Principle 1:</b> Businesses should support and respect the protection of internationally proclaimed human rights within their sphere of influence.	11-19, 101, 157-158, 165, 170, 177-178
	<b>Principle 2:</b> Businesses should ensure they are not complicit in human rights abuses.	
Labor standards	<b>Principle 3:</b> Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	145, 177-178
	<b>Principle 4:</b> Businesses should support the elimination of all forms of forced and compulsory labor.	157-158, 177-180
	<b>Principle 5:</b> Businesses should support the abolition of child labor.	
	<b>Principle 6:</b> Businesses should uphold the elimination of discrimination in respect of employment and occupation.	13-14, 36, 40, 138, 142, 150, 177-178
Environment	<b>Principle 7:</b> Businesses should support a precautionary approach that favors the environment.	11-19, 24-25, 27, 50-59, 75-95, 98-102, 107-108, 164-177, 187-193, 197-198
	<b>Principle 8:</b> Businesses should undertake initiatives to promote greater environmental responsibility.	
	<b>Principle 9:</b> Businesses should encourage the development and diffusion of environmentally friendly technologies.	
Anti-corruption	<b>Principle 10:</b> Businesses should work against corruption in all its forms, including extortion and bribery.	11-19, 27, 102, 178-184

## MATERIAL ISSUES AND THEIR LINKAGE TO THE GLOBAL COMPACT PRINCIPLES AND THE SDGS

The analysis of materiality, from the perspective of dual materiality, has resulted in a prioritization of the typology of non-financial risks, with the risks derived from Corporate Governance/Ethics being considered the most relevant, followed by Customer and Social and personnel risks.

In the following table they are classified based on the outcome of the materiality workshop developed in 2022, described in the section “Identification of material aspects”, and are associated with the Global Compact Principles and with the SDGs highlighted as material following the analysis.

Type of risks	Non-financial risks	Global Pact Principles	SDG materials
Corporate governance/ Ethics	<ul style="list-style-type: none"> <li>Profitability, solvency, stability</li> <li>Corruption and bribery</li> <li>Transparency of information</li> <li>Risk management and compliance</li> <li>Bad debt management</li> </ul>	10	 
Customers	<ul style="list-style-type: none"> <li>Safety and data protection</li> <li>Digitalization and accessibility</li> <li>Transparent and responsible marketing</li> </ul>	1, 2 and 6	 
Social And Personnel	<ul style="list-style-type: none"> <li>Diversity/equality and accessibility</li> <li>Employment and work organization</li> <li>Health and safety</li> <li>Talent management</li> </ul>	3, 4, 5 and 6	 








Society	<ul style="list-style-type: none"> <li>Commitment to sustainable development and the SDGs</li> <li>Fiscal responsibility</li> <li>Subcontracting and suppliers</li> <li>Financial education</li> </ul>	1, 2, 3, 4, 5, 6, 7, 8, 9 and 10	 
Environment	<ul style="list-style-type: none"> <li>Climate change</li> <li>Sustainable use of resources. Circular economy</li> <li>Environmental and social criteria (ESG) in business</li> </ul>	7, 8 and 9	 
Policy	<ul style="list-style-type: none"> <li>Policy</li> </ul>	1, 2 and 10	 
Human rights	<ul style="list-style-type: none"> <li>Human rights</li> </ul>	1 and 2	

Table 1. Material SDGs and their relationship with the Global Compact


If we prioritize the SDGs on which to act and report, based on this analysis, we would find, in the first place, those related to the issues of Profitability, Solvency, Stability and Corruption and Bribery associated with Corporate Governance and Ethics, these are the SDGs: 8 and 16.



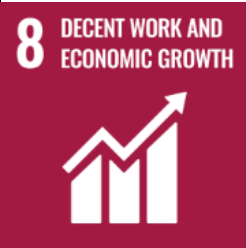
The table of material or priority SDGs would be as follows:



SDG MATERIALS					
					




Table 2. Priority SDGs

## 2022 CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT OBJECTIVES

SDG HIGHLIGHTS	SIGNIFICANT INITIATIVES	RELATED MATERIAL TOPICS
 <p><b>3 GOOD HEALTH AND WELL-BEING</b></p>	<ul style="list-style-type: none"> <li>• ISO 45001:2018 certification</li> <li>• Certification of COVID-19 Action Protocols</li> <li>• Solidarity in the Company Program. Collaboration Agreement with the Spanish Association Against Cancer (AECC)</li> </ul>	<ul style="list-style-type: none"> <li>• Diversity, equality and accessibility</li> <li>• Employment and work organization</li> <li>• Commitment to sustainable development</li> <li>• Social relations</li> <li>• Subcontracting and suppliers</li> <li>• Health and safety</li> </ul>
 <p><b>4 QUALITY EDUCATION</b></p>	<ul style="list-style-type: none"> <li>• The Sustainable Finance and CSR Training Plan</li> <li>• Training on cryptocurrencies and artificial intelligence to both internal and external teams, through the Edufinet Financial Education Program</li> <li>• First steps for the creation in 2023 of a new Financial Education Center at the headquarters of the Caja Duero Foundation, with the support of Funcas and Edufinet's Financial Education project.</li> <li>• 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)</li> <li>• Edufinet Financial Education Project awarded in 2022, in the CECA Social Work and Financial Education Awards 2021, for its work to promote Financial Education among young people</li> <li>• Priority focus of the Edufinet Financial Education project, to ensure the financial inclusion of all groups in society, especially the youngest and those over 65 years of age</li> <li>• Project 'SDGS&amp;Science'. Training plan in educational centers, focused on non-polluting energies, microorganisms, avifauna, or healthy habits, to contribute to the achievement of the SDGs of the 2030 Agenda</li> <li>• Collaboration protocol for the delivery of training actions within the framework of the INTERNISA project to bridge the existing digital divide, especially among long-term unemployed women</li> <li>• Edufinet, conducting webinars on sustainability and</li> </ul>	<ul style="list-style-type: none"> <li>• Consumers and users of financial services</li> <li>• Commitment to sustainable development</li> </ul>

	<p>financial education</p> <ul style="list-style-type: none"> <li>Financial education programs for businesswomen in rural areas</li> <li>“Real Finance” project</li> <li>“Financial education scholarships” project</li> </ul>	
	<ul style="list-style-type: none"> <li>Collaboration with the ADECCO Foundation in the labor market insertion of women at risk of social exclusion and in the labor market inclusion of women victims of gender violence</li> <li>Training in equality, especially for the management team</li> <li>Initiatives to improve the work-life balance.</li> <li>Leave of absence for child and family care with post reserved for the first two years</li> <li>21 hours paid leave per year</li> <li>Protocols for gender-based harassment or discrimination</li> <li>Code of Best Practices in the use of language</li> </ul>	<ul style="list-style-type: none"> <li>Diversity, equality and accessibility</li> <li>Employment and work organization</li> <li>Social relations</li> </ul>
	<ul style="list-style-type: none"> <li>Unicaja Banco's integrated management system that promotes the implementation of a responsible and sustainable environmental management model, integrated into the Bank's strategy and processes.</li> <li>Contracting energy with “Certificate with Guarantee of Origin”</li> <li>Project ‘SDGS&amp;Science’. Training plan in educational centers, focused on non-polluting energies, microorganisms, avifauna, or healthy habits, to contribute to the achievement of the SDGs of the 2030 Agenda</li> <li>Various energy efficiency actions carried out by the Group</li> </ul>	<ul style="list-style-type: none"> <li>Climate change</li> <li>Sustainable use of resources. Circular economy</li> </ul>
	<ul style="list-style-type: none"> <li>Revision of the Sustainable Finance Action Plan to promote the integration of ESG criteria into its business model</li> <li>Partnership with the ADECCO Foundation for the labor market integration of women at risk of social exclusion</li> <li>Various collective bargaining agreements</li> <li>Financial support for university studies for the youth group</li> <li>Preparation of Economic Forecast Reports prepared by Analistas Económicos de Andalucía for Andalusia and Castilla y León</li> </ul>	<ul style="list-style-type: none"> <li>Consumers and users of financial services</li> <li>Employment and work organization</li> <li>Commitment to sustainable development</li> <li>Social relations</li> <li>Subcontracting and suppliers</li> </ul>

	<ul style="list-style-type: none"> <li>• Obtained ISO27701 Certification for privacy and data protection management system</li> <li>• Maintenance of ISO27001 information security standard</li> <li>• Driving innovation through new digital banking and sustainable finance</li> <li>• Collaboration with ICO, the Official Credit Institute</li> <li>• Microcredits granted to entrepreneurs and start-ups</li> <li>• Commitment to sustainability within the 2022-24 Strategic Plan</li> <li>• Dalion, a digital identity solution of which Unicaja Banco is a founding partner, is the first project to pass the Financial Sandbox tests</li> </ul>	<ul style="list-style-type: none"> <li>• Consumers and users of financial services</li> <li>• Commitment to sustainable development</li> </ul>
	<ul style="list-style-type: none"> <li>• Collaboration protocol for the delivery of training actions within the framework of the INTERNISA project to bridge the existing digital divide, especially among long-term unemployed women</li> <li>• Adherence to the Code of Best Practices on support measures for mortgage debtors at risk of vulnerability</li> <li>• Adherence to the sectorial strategic protocol to reinforce the social and sustainable commitment of the banking sector</li> <li>• Adherence to the ICO Res.es Digital Kit line, to promote the technological transformation of SMEs and the self-employed</li> <li>• New Real Madrid Foundation Solidarity Investment Fund, aimed at facilitating the socio-labor reintegration of the long-term unemployed, project "EmprendeDeporte"</li> <li>• Adherence to the strategic sector protocol to strengthen the social and sustainable commitment of the banking sector, focused on financial and digital inclusion</li> <li>• Responsible banking: rental housing and social exclusion</li> <li>• Edufinet Project. Development and implementation of a financial video game for young people and creation of online financial games with the support of Funcas.</li> <li>• Collaboration with Bancosol in the Gran Recogida Virtual food bank campaign to assist families at risk of social exclusion.</li> <li>• Partnership with the ADECCO Foundation to work together to ensure the integration of women at risk of social exclusion in the labor market</li> </ul>	<ul style="list-style-type: none"> <li>• Consumers and users of financial services</li> <li>• Commitment to sustainable development</li> </ul>

	<ul style="list-style-type: none"> <li>• Agreement with the Biodiversity Foundation, under the Ministry for Ecological Transition and the Demographic Challenge, for the firm commitment to contribute to the creation of a green economy</li> <li>• Agreement with the Smart City Cluster to promote technology, innovation and sustainable finance projects within the framework of green and smart cities</li> <li>• Implementation of the products and services of the initial Next Generation EU portfolio and global sustainable offer: Energy renovation of buildings (ICO line) and Next Generation EU advance guarantee</li> <li>• 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)</li> <li>• Collaboration with the Government of Castilla-La Mancha, to provide information and resources for housing rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Consumers and users of financial services</li> <li>• Commitment to sustainable development</li> </ul>
	<ul style="list-style-type: none"> <li>• 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</li> <li>• Adherence to Autocontrol, Association for Commercial Self-Regulation and Best Advertising Practices</li> <li>• Customer service quality surveys through different channels (UniVia, ATMs etc.) or associated to transactions (<i>Unicaja Escucha</i> - "Unicaja Listens")</li> </ul>	<ul style="list-style-type: none"> <li>• Consumers and users of financial services</li> <li>• Commitment to sustainable development</li> </ul>
	<ul style="list-style-type: none"> <li>• Participation in the UN @globalcompact training program for companies to reduce pollutant emissions by 2030 and reach net zero by 2050</li> <li>• Unicaja Banco forests. Reforestation of degraded areas in the Bank's areas of operation</li> <li>• Joint Undertaking on Climate Action promoted by UNEP FI within the framework of COP25</li> <li>• Launching of the new Sustainable Finance Action Plan within the framework of the 2022/24 Strategic and Transformation Plan</li> <li>• Implementation of the ISO 14001, ISO 50001 and ISO 14064 integrated management system</li> <li>• Sustainable financial products</li> <li>• "Extremadura is the Future" collaboration alliance aimed at boosting sustainable economy</li> </ul>	<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Commitment to sustainable development</li> <li>• Sustainable use of resources. Circular economy</li> </ul>



	<ul style="list-style-type: none"> <li>• Renewal of Certification of the UNE 19601:2017 standard for Criminal Compliance Management Systems</li> <li>• Policy for the prevention of criminal risk and reaction to non-compliance.</li> <li>• Policy for the Prevention and Management of Conflicts of Interest of employees of the Unicaja Banco Group</li> <li>• Money laundering prevention activities</li> <li>• Adherence to Autocontrol</li> <li>• Support through donations made by the Staff and Customers to the Ukrainian People, in collaboration with Save the Children, Acnur and Unicef</li> </ul>	<ul style="list-style-type: none"> <li>• Corruption and bribery</li> <li>• Fiscal responsibility</li> <li>• Commitment to sustainable development</li> </ul>
	<ul style="list-style-type: none"> <li>• 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)</li> <li>• Agreement with the Andalusian Confederation of Entrepreneurs (CEA) for the implementation of the Business Observatory for the Achievement of the 2030 Agenda (OECA)</li> <li>• Campaign to support the SDGs of the 2030 Agenda promoted by the Spanish Global Compact Network</li> <li>• Declaration of business leaders for renewed international cooperation</li> <li>• Participation in the disclosure campaign #supporttheSDGs. Sixth anniversary of the adoption of 2030 Agenda</li> <li>• We reaffirm our commitment to the Ten Principles of the Global Compact and to the #ODS of the #Agenda2030 We adhere to the campaign #WeHaveACompact with building a more sustainable, prosperous and resilient planet.</li> </ul>	<ul style="list-style-type: none"> <li>• Commitment to sustainable development</li> <li>• Subcontracting and suppliers</li> </ul>

Table 3. Contribution to SDGs

## LINKING SUSTAINABLE DEVELOPMENT GOALS TO ESG CRITERIA

### > ENVIRONMENTAL



CLIMATE CHANGE - RESOURCE DEPLETION - WASTE - POLLUTION - ENERGY EFFICIENCY AND RENEWABLES -





## > SOCIAL



HUMAN RIGHTS - MODERN FORMS OF FORCED LABOR - CHILD LABOR - WORKING CONDITIONS - RELATIONSHIP WITH THE COMMUNITY - GENDER EQUALITY - HEALTH AND SAFETY - DIVERSITY - SUPPLY CHAIN

## > GOVERNANCE



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 2030 Agenda: 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, LINKED TO THE GRI STANDARDS AND ARTICLE 8 OF THE EUROPEAN UNION ENVIRONMENTAL TAXONOMY REGULATION (EU)

Code	Information required by Law 11/2018 (Statement of Non-Financial Information)	Link to GRI indicators (2021 unless otherwise stated)	Related material topics	Pages
0.	General information			22-27
0.1	Business model			46-65
0.1.a	Brief description of the group's business model (business environment and organization)	2-1 Organizational details		22
		2-6 Activities, value chain and other business relationships		22-27, 59-65
		FS 6 Breakdown of the portfolio for each line of business, by specific region, size (micro, SME, large company) and sector		
		2-9 Governance structure and composition		32-41
		2-2 Entities included in the Sustainability Report presentation		22-24
0.1.b	Geographic presence	2-1 Organizational details		22, 59
		2-6 Activities, value chain and other business relationships		22-27, 59-65
0.2.c	Organization's objectives and strategies	2-22 Sustainable Development Strategy Statement		5-6
		3-1 Process for determining material issues		11-12

		3-2 List of material items		16-20
0.2.d	Main factors and trends that affect future developments	2-29 Approach to stakeholder engagement		11-15
		2-4 Updating of information		9-11
0.2	Manager			
0.2.1	Mention in the report of the national, European or international reporting framework used for the selection of the non-financial key performance indicators included in each of the sections	3-2 List of material items		16-20
		2-3 Reporting period, frequency and contact point		9-11, 145
		2-5 External verification		219
0.2.2	If the company complies with the non-financial reporting law by issuing a separate report, it should be expressly stated that any such information is part of the management report			9
1.	Environmental issues			
1.1	General information			
1.1.a	A description of the policies applied by the group with respect to these 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	3-3 Management of material items	Climate change Sustainable use of resources. Circular economy	164-169
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	3-3 Management of material items	Climate change Sustainable use of resources. Circular economy	169-173
1.1.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	3-3 Management of material items	Climate change Sustainable use of resources. Circular economy	77-95
1.1.	Detailed information			
1.1.1	Detailed general information			
	1) Detailed information on the	3-3 Management of material items		164-169

	current and foreseeable effects of the company's activities on the environment and, where applicable, health and safety, environmental assessment or certification procedures 2) Resources dedicated to environmental risk prevention 3) The application of the precautionary principle, the amount of provisions and guarantees for environmental risks.	308-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting and suppliers	169
1.1.2	<b>Pollution</b>			
	Measures to prevent, reduce or remediate emissions that seriously affect the environment; taking into account any form of activity-specific air pollution, including noise and light pollution	305-5 (2016) Reduction of GHG emissions	Climate change	Non-material
		305-6 (2016) Emissions of ozone-depleting substances (ODS)	Non-material	Non-material
		305-7 (2016) Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	Non-material	
1.1.3	<b>Circular economy and waste prevention and management</b>			
	Prevention, recycling, reuse, other waste recovery and disposal measures, action to combat food waste	3-3 Management of material items	Sustainable use of resources. Circular economy	168-172
		301-3 (2016) Reused products and packaging materials	Sustainable use of resources. Circular economy	Non-material
		306-3 (2020) Waste generated	Sustainable use of resources. Circular economy	Non-material
1.1.4	<b>Sustainable use of resources</b>			
	Water consumption and water supply in accordance with local constraints	303-3 (2018) Water extraction	Non-material	Non-material
	Consumption of raw materials and measures taken to improve the efficiency of their use	301-1 (2016) Materials used by weight or volume	Sustainable use of resources. Circular economy	Non-material
		3-3 Management of material items	Sustainable use of resources. Circular economy	Non-material
	Direct and indirect energy consumption, measures taken to improve energy efficiency and the use of renewable energies	302-1 (2016) Energy consumption within the organization	Climate change	172
		3-3 Management of material items	Climate change	172-174
1.1.5	<b>Climate change</b>			
	Significant elements of greenhouse gas emissions generated as a result of the company's activities, including the use of the goods and services that it produces	305-1 (2016) Direct emissions of GHG (Scope 1)	Climate change	172, 175
		305-2 (2016) Indirect GHG emissions from energy generation (Scope 2)	Climate change	172, 175
		305-4 (2016) Intensity of GHG emissions	Climate change	173, 175
	Measures taken to adapt to the consequences of climate change	3-3 Management of material items	Climate change	Non-material
	Voluntary reduction targets established in the medium and long term to reduce greenhouse gas emissions and the means implemented to that end	305-5 (2016) Reduction of GHG emissions	Climate change	Non-material

1.1.6	Biodiversity protection			Non-material
	Measures taken to preserve or restore biodiversity	304-1 (2016) Operations sites owned, leased or managed located within or adjacent to protected areas or areas of high biodiversity value outside protected areas	Non-material	
	Impacts caused by activities or operations in protected areas	304-2 (2016) 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 these 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	3-3 Management of material items	Employment and organization of work Diversity, equality and accessibility Social relations	131-151
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	3-3 Management of material items	Employment and organization of work Diversity, equality and accessibility Social relations	131-151
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	2-12 Role of the highest governance body in overseeing the management of impacts	Employment and organization of work Diversity, equality and accessibility Social relations	70-71
2.2.	Detailed information			
2.2.1	Employees			
	Number and distribution of female employees by gender, age, country and professional category	2-7 Employees	Employment and work organization	131-138
		405-1 (2016) Diversity in governing bodies and employees	Diversity, equality and accessibility	30-41

	Total number and distribution of employment contract types	2-7 Employees	Employment and organization of work Diversity, equality and accessibility	134-136
	Average annual number of permanent contracts, temporary contracts and part-time contracts by gender, age and professional category	202-2 (2016) Proportion of senior management hired from the local community		
	Number of dismissals by gender, age and professional category	401-1 (2016) New employee hires and employee turnover	Employment and work organization	136-141
	Average salaries and their evolution broken down by gender, age and professional category or equal value	405-2 (2016) Ratio of basic salary and remuneration of women compared to men	Employment and organization of work Diversity, equality and accessibility	139-140
	Salary gap, remuneration for equal jobs or the social average	405-2 (2016) Ratio of basic salary and remuneration of women compared to men	Employment and organization of work Diversity, equality and accessibility	139-140
	Average remuneration of directors and executive managers, including variable remuneration, allowances, indemnities, payment to the systems of long-term savings forecast and any other payment broken down by gender	2-19 Remuneration policy	Diversity, equality and accessibility	38-39
		2-20 Process for determining remuneration	Diversity, equality and accessibility	ADRR*
		405-2 (2016) Ratio of basic salary and remuneration of women compared to men	Employment and organization of work Diversity, equality and accessibility	138-141
2.2.2	Implementation of labor disconnection policies	3-3 Management of material items	Employment and work organization	138
	Employees with disabilities	405-1 (2016) Diversity in governing bodies and employees	Diversity, equality and accessibility	40, 141
	Work organization			
	Organization of working time	3-3 Management of material items	Employment and work organization	142
	Number of hours of absenteeism	403-9 (2018) Work-related injuries	Employment and work organization	142-144
		403-10 (2018) Occupational diseases and illnesses	Employment and work organization	142-144
2.2.3	Measures aimed at facilitating the enjoyment of work-life balance and encouraging both parents to be jointly involved in this work-life balance	401-3 (2016) Parental leave	Employment and work organization	138
		401-2 (2016) Benefits for full-time employees that are not provided to part-time or temporary employees	Employment and work organization	144-145
2.2.3	Health and safety			
	Occupational health and safety conditions	403-1 (2018) Occupational safety and health management system	Health and safety	142-144
		403-2 (2018) Hazard identification, risk assessment and incident investigation	Health and safety	142-144
		403-3 (2018) Occupational health services	Health and safety	142-144
		403-4 (2018) Employee involvement, consultation and communication on occupational health and safety	Health and safety	142-144

		403-5 (2018) Occupational health and safety training for workers	Health and safety	142-144
		403-6 (2018) Employee health promotion	Health and safety	142-144
	Occupational accidents, in particular their frequency and severity, as well as occupational diseases, broken down by sex	403-9 (2018) Work-related injuries	Health and safety	142-144
		403-10 (2018) Occupational diseases and illnesses	Health and safety	142-144
2.2.4	Social relations			
	Mechanisms and procedures the company has in place to promote employee involvement in the management of the company in terms of information, consultation and participation	3-3 Management of material items	Social relations	145
	Organization of social dialog, including procedures for informing, consulting and negotiating with personnel	2-29 Approach to stakeholder engagement	Social relations	145
		403-4 (2018) Employee involvement, consultation and communication on occupational health and safety	Social relations	145
	Percentage of employees covered by collective agreements by country	2-30 Collective bargaining agreements	Social relations	145
	The balance of collective bargaining agreements, particularly in the field of occupational safety and health	403-4 (2018) Employee involvement, consultation and communication on occupational health and safety	Social relations	145-149
2.2.5	Training			
	Training policies implemented	404-2 (2016) Programs to improve employee skills and transition assistance programs	Employment and work organization	145-150
		404-3 (2016) Percentage of employees receiving regular performance and career development reviews	Employment and work organization	145-150
	Total number of training hours by professional category	404-1 (2016) Average number of training hours per year per employee	Employment and work organization	27,145-149
2.2.6	Universal accessibility			
	Universal accessibility for people with disabilities	3-3 Management of material items	Diversity, equality and accessibility	150
2.2.7	Equality			
	Measures taken to promote equal treatment and opportunities for women and men	401-3 (2016) Parental leave	Diversity, equality and accessibility	150-151

	Equality plans (Section III of Organic Law 3/2007, of March 22, 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	3-3 Management of material items	Diversity, equality and accessibility	150-151
	The policy against all types of discrimination and, where appropriate, diversity management.	406-1 (2016) Cases of discrimination and corrective action taken	Diversity, equality and accessibility	150-151, 177-178
3	Respect for human rights			
3.1	General information			
3.1.a	A description of the policies applied by the group with respect to these 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	3-3 Management of material items	Subcontracting and suppliers	177-178
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	3-3 Management of material items	Subcontracting and suppliers	177-178
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	2-12 Role of the highest governance body in overseeing the management of impacts	Subcontracting and suppliers	177-178
3.2	Detailed information			
3.2.1	Implementation of human rights due diligence procedures, prevention of risks of human rights violations and, where appropriate, measures to mitigate, manage and redress possible abuses committed	2-23 Commitments and policies	Subcontracting and suppliers Diversity, equality and accessibility Social relations	157-159
		2-26 Mechanisms for seeking advice and raising concerns	Subcontracting and suppliers Diversity, equality and accessibility Social relations	157-159
		412-3 (2016) Significant investment agreements and contracts with human rights clauses or subject to human rights screening	Subcontracting and suppliers	Non-material

3.2.2	Complaints for cases of human rights violations	406-1 (2016) Cases of discrimination and corrective action taken	Subcontracting and suppliers Diversity, equality and accessibility Social relations	177-178
		2-27 Compliance with laws and regulations	Subcontracting and suppliers Diversity, equality and accessibility Social relations	177-178
3.2.3	Promotion and enforcement of the provisions of the core conventions of the International Labor Organization related to respect for freedom of association and the right to collective bargaining, the elimination of discrimination in respect of employment and occupation, the elimination of forced or compulsory labor and the effective abolition of child labor.	406-1 (2016) Cases of discrimination and corrective action taken	Subcontracting and suppliers Diversity, equality and accessibility Social relations	150-151, 177-178
		407-1 (2016) Operations and suppliers whose right to freedom of association and collective bargaining may be at risk	Subcontracting and suppliers	145
		408-1 (2016) Operations and suppliers with significant risk of child labor cases	Non-material	Non-material
		409-1 (2016) Operations and suppliers with significant risk of cases of forced or compulsory labor	Non-material	Non-material
4	The fight against corruption and bribery			
4.1	General information			
4.1.a	A description of the policies applied by the group with respect to these 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	3-3 Management of material items	Corruption and bribery	178-184
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, pursuant to the national, European or international reference frameworks used for each subject	3-3 Management of material items	Corruption and bribery	178-184
		415-1 (2016) Contributions to political parties and/or political representatives	Corruption and bribery	162
4.1.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	2-12 Role of the highest governance body in overseeing the management of impacts	Corruption and bribery	180-181



4.2	Detailed information			
4.2.1	Measures taken against for prevent sale corruption and bribery	2-23 Commitments and policies	Corruption and bribery	180-181
		2-26 Mechanisms for seeking advice and raising concerns	Corruption and bribery	180-181
		205-1 (2016) Operations assessed for corruption-related risks	Corruption and bribery	181
		205-2 (2016) Communication training on anti-corruption policies procedures	Corruption and bribery	180-181
		205-3 (2016) Confirmed cases of corruption and actions taken	Corruption and bribery	181
4.2.2	Measures to combat money laundering	2-23 Commitments and policies	Corruption and bribery	181-184
		2-26 Mechanisms for seeking advice and raising concerns	Corruption and bribery	181-184
		205-2 (2016) Communication training on anti-corruption policies procedures	Corruption and bribery	182
4.2.3	Contributions to foundations and non-profit entities	201-1(2016) Direct economic value generated and distributed 413-1 (2016) Operations with local community participation, impact assessments and development programs	Corruption and bribery	27, 160-161
5	Information about the Company			
5.1	General information			
5.1.a	A description of the policies applied by the group with respect to these 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	3-3 Management of material items	Commitment to sustainable development	104-110
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	3-3 Management of material items	Commitment to sustainable development	104-110
5.1.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	417-1 (2016) Product and service information and labeling requirements	Commitment to sustainable development	120

	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			
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 (2016) Infrastructure investments and services supported.	Commitment to sustainable development	152-153
		204-1 (2016) Proportion of spending on local suppliers	Commitment to sustainable development	159
		413-1 (2016) Operations with local community participation, impact assessments and development programs	Commitment to sustainable development	153-157, 160-163
	Impact of the company's activity on local populations and in the territory	203-1 (2016) Infrastructure investments and services supported.	Commitment to sustainable development	152-153
		204-1 (2016) Proportion of spending on local suppliers	Commitment to sustainable development	159
		413-1 (2016) Operations with local community participation, impact assessments and development programs	Commitment to sustainable development	153-157, 161-163
		FS 13 Accessibility in depopulated or disadvantaged areas	Commitment to sustainable development	128-129
		FS 14 Initiatives to improve access to financial services for underprivileged groups	Commitment to sustainable development	128-129
	The relationships maintained with the actors of local communities and the modalities of dialog with them	2-29 Approach to stakeholder engagement	Identification of material aspects	11-19
	Association or sponsorship actions	2-28 Membership of associations	Partnership and sponsorship action	161-163
5.2.2	Subcontracting and suppliers			
	Inclusion in the purchasing policy for social, gender equality and environmental issues;	2-6 Activities, value chain and other business relationships	Subcontracting and suppliers	157-15
		308-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting and suppliers	169
		414-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting and suppliers	169

	Consideration in relations with suppliers and subcontractors of their social and environmental responsibility	308-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting and suppliers	157-158, 169
		414-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting and suppliers	157-158, 169
	Supervision and audit systems and their results	414-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting and suppliers	157-158, 169
		414-2 (2016) Negative social impact on the supply chain and action taken	Subcontracting and suppliers	157-158, 169
5.2.3	Consumers			
	Measures for consumer health and safety	416-1 (2016) Assessment of the health and safety impact of product or service categories	Consumers and users of financial services	120-121
	Claim systems, complaints received and their resolution	2-29 Approach to stakeholder engagement	Identification of material aspects	11-19
		418-1 (2016) Substantiated claims relating to breaches of customer privacy and the loss of customer data	Consumers and users of financial services	121-122
5.2.4	Tax information			
	Profits obtained on a country-by-country basis	201-1(2016) Direct economic value generated and distributed	Fiscal responsibility	26
	Taxes on profits paid	207-4 (2019) Country-by-country reporting	Fiscal responsibility	160
	Public subsidies received	201-4 (2016) Financial assistance received from the government	Fiscal responsibility	169-160
		207-1 (2019) Fiscal approach	Fiscal responsibility	176-177
		207-2 (2019) Fiscal governance, control and risk management	Fiscal responsibility	70-71
		207-3 (2019) Stakeholder engagement and management of tax-related concerns	Identification of material aspects	11-19

\*ADRR: Annual Directors' Remuneration Report.

## 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.	187-193
Proportion of total assets of exposure to ineligible economic activities.	187-193
Proportion of total assets of exposure to central governments, central banks and supranational issuers.	187-193
Proportion of total assets of derivative exposures.	187-193
Proportion of total assets of exposures to companies not required to publish non-financial information.	187-193
Proportion of trading portfolio and interbank demand loans in total assets.	187-193



**Unicaja Banco, S.A.  
and subsidiaries**

Independent verification report,  
Consolidated Non-Financial Information Statement  
31st December 2022



A free translation from the original in Spanish

*This version of our report is a free translation of the original, which was prepared in Spanish. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this translation.*

## Independent verification report

To the shareholders of Unicaja Banco, S.A.:

Pursuant to article 49 of the Code of Commerce, we have verified, with the scope of a limited assurance engagement, the accompanying Consolidated Non-Financial Information Statement ("NFIS") for the year ended 31 January 2022 of Unicaja Banco, S.A. (Parent company) and subsidiaries (hereinafter "Grupo Unicaja Banco" or the Group) which forms part of the Grupo Unicaja Banco's consolidated management report.

The content of the NFIS includes information additional to that required by current mercantile legislation in relation to non-financial information, which has not been covered by our verification work. In this respect, our work was limited solely to verifying the information identified in "GRI index and information requested by Law 11/2018, of December 28, linked to the GRI standards and article 8 of the European Union Environmental Taxonomy Regulation (EU)" section included in the accompanying NFIS.

### Responsibility the Board of Directors of the Parent company

The preparation of the NFIS included in Grupo Unicaja Banco's consolidated management report and the content thereof, are the responsibility of the directors of Unicaja Banco, S.A. The NFIS has been drawn up in accordance with the provisions of current mercantile legislation and using as a reference the criteria of the *Sustainability Reporting Standards* of the *Global Reporting Initiative* ("GRI Standards") and GRI G4 Financial Services Industry Supplement as per the details provided for each matter in the "GRI index and information requested by Law 11/2018, of December 28, linked to the GRI standards and article 8 of the European Union Environmental Taxonomy Regulation (EU)" section of the aforementioned Statement.

This responsibility also includes the design, implementation and maintenance of the internal control considered necessary to allow the NFIS to be free of material misstatement due to fraud or error.

The directors of Unicaja Banco, S.A. are also responsible for defining, implementing, adapting and maintaining the management systems from which the information required to prepare the NFIS is obtained.

### Our independence and quality management

We have complied with the independence requirements and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) of the International Ethics Standards Board for Accountants (IESBA Code of Ethics) which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies International Standard on Quality Management (ISQM) 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

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The engagement team consisted of professionals specialising in Non-financial Information reviews, specifically in information on economic, social and environmental performance.

#### Our responsibility

Our responsibility is to express our conclusions in a limited assurance independent report based on the work we have performed. We carried out our work in accordance with the requirements laid down in the current International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements other than Audits or Reviews of Historical Financial Information (ISAE 3000 Revised) issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC) and in the Guidelines for verification engagements of the Statement of Non-Financial Information issued by the Spanish Institute of Auditors ("Instituto de Censores Jurados de Cuentas de España").

In a limited assurance engagement, the procedures performed vary in nature and timing of execution, and are less extensive, than those carried out in a reasonable assurance engagement and accordingly, the assurance provided is also lower.

Our work consisted of posing questions to management as well as to the various units of Grupo Unicaja Banco that were involved in the preparation of the NFIS, of the review of the processes for compiling and validating the information presented in the NFIS, and in the application of certain analytical procedures and review procedures on a sample basis, as described below:

- Meetings with the Grupo Unicaja Banco personnel to understand the business model, policies and management approaches applied, principal risks relating to these matters and to obtain the information required for the external review.
- Analysis of the scope, relevance and integrity of the content of the NFIS for the year 2022, based on the materiality analysis carried out by Grupo Unicaja Banco and described in section "Identification of material aspects", taking into account the content required by current mercantile legislation.
- Analysis of the procedures used to compile and validate the information presented in the NFIS for the year 2022.
- Review of information relating to risks, policies and management approaches applied in relation to material matters presented in the NFIS for the year 2022.
- Verification, by means of sample testing, of the information relating to the content of the NFIS for the year 2022 and that it was adequately compiled using data provided by the sources of the information.
- Obtaining a management representation letter from the directors and management of the Parent company.





### Conclusion

Based on the procedures performed in our verification and the evidence we have obtained, nothing has come to our attention that causes us to believe that the NFIS of Unicaja Banco, S.A. and its subsidiaries, for the year ended 31 January 2022 has not been prepared, in all material respects, in accordance with the provisions of current mercantile legislation and using as a reference the criteria of GRI and GRI G4 Financial Services as per the details provided for each matter in the "GRI index and information requested by Law 11/2018, of December 28, linked to the GRI standards and article 8 of the European Union Environmental Taxonomy Regulation (EU)" section of the aforementioned Statement.

### Emphasis of matter

The Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 relating to the establishment of a framework to facilitate sustainable investments establishes the obligation to disclose information on the manner and extent to which the company's investments are associated with eligible economic activities according to the Taxonomy. For such purposes, Grupo Unicaja Banco's directors have incorporated information on the criteria that, in their opinion, best allow compliance with the aforementioned obligation and that are defined in note "Indicators of Article 8 of the European Union (EU) Environmental Taxonomy Regulation" of the accompanying NFIS. Our conclusion has not been modified in relation to this matter.

### Use and distribution

This report has been drawn up in response to the requirement established in current Spanish mercantile legislation and therefore may not be suitable for other purposes and jurisdictions.

PricewaterhouseCoopers Auditores, S.L.

PRICEWATERHOUSECOOPERS AUDITORES, S.L.

Original in Spanish signed by  
Margarita de Rosselló Carril

23 February 2023