

CONSOLIDATED NON-FINANCIAL INFORMATION STATEMENT

2023



**CONSOLIDATED NON-FINANCIAL INFORMATION
STATEMENT 2023**





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Letter from the CEO



Through these brief introductory words I have the opportunity to present the Consolidated Non-Financial Information Statement of the Unicaia 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 2023.

As we near the halfway point of the decade leading to 2030, the changing environment of recent years has not slowed down the will of public authorities and the private sector to achieve climate neutrality by 2050.

The European Union maintains the goal of reducing greenhouse gas emissions by 55% by 2030, taking 1990 as the reference year.

Of course, the Group perceives this environmental and social transition as an opportunity for the development of its own business, and also for the improvement of the situation of the various stakeholders, with a special focus on our customers.

Social risks are beginning to emerge on the horizon, with a prominent role for human rights and their preservation throughout the value chain, but, for the time being, no significant steps have been taken in 2023 towards the development of a social taxonomy comparable to the environmental one approved by the European authorities in 2020. This has not prevented the Group from keeping this approach in mind with regard to the adequacy of the products offered and the extension of the service provided to customers.

Banking institutions have continued to play a crucial role in this fiscal year 2023, providing credit and other financial services, and giving continuity to the economic and even social measures proposed in 2022, such as, for example, the revision of the "Strategic protocol to strengthen the social and sustainable commitment of the banking sector" or the "Code of best practices for urgent measures for mortgage debtors at risk of vulnerability".

As already stated in the previous Statement of Non-Financial Information, the Group adhered to these two initiatives out of conviction and as a sign of its special sensitivity towards the most vulnerable groups, people and territories.



"The challenge is to give impetus and continuity to the strategic plan, focused on boosting profitable and sustainable business growth, as a reference entity in its territories of origin."

Isidro Rubiales Gil,
Chief Executive
Officer

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 and inclusive growth.

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 2023 fiscal year, which is reported in this Statement of Non-Financial Information.

I would like to take this opportunity to highlight the completion at the beginning of 2023 of the Bank's Sustainable Finance Action Plan, which in no way implies a reduction in efforts in this area, and the approval by the Board of Directors, in April 2023, of decarbonization targets for the loan portfolio in the fossil fuel ("Oil & Gas") and energy sectors, and for the residential mortgage portfolio, with a view to see 2030 as an intermediate step towards climate neutrality in 2050. I would also highlight the approval by the Board of Directors, in December, of a policy of excluding certain particularly polluting economic activities from financing, and the continued dedication to respond to the European Central Bank's supervisory expectations in environmental and climate matters.

All this is evidence of the singular and harmonious consideration of the financial and non-financial or sustainability aspects, in the terminology of the new European Corporate Sustainability Reporting Directive (CSRD), approved in 2022 and coming into force in fiscal year 2024.

This makes it possible to assess the impact of the Group's activity on society, and of the dynamics of society on the Unicaia 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. Such assessment reinforces the adequate attention to 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 the development of technologies and innovation, while addressing the needs of various groups. The new Corporate Identity, presented at the beginning of 2024, reflects the Bank's adaptation to the needs of today's society, but without losing its traditional values, focusing on proximity to customers (current and future) and their regions of origin. This evolution aims to reinforce Unicaia's positioning as a bank that is solid, close to its customers, and open to society, as well as unique and differential in the Spanish financial sector, as a brand that wants to be a protagonist.

Finally, I would like to thank all the people and institutions that have placed their trust in the Group and those who have worked with us in the effective performance of our corporate mission and the exercise of our social role. 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 Unicaia 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 Unicaia Group in the 2023 financial year (from January 1, 2023 to December 31, 2023), of its management and business model, as well as of 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.

For this fiscal year 2023, it is verified, in relation to the subsidiaries that make up the Unicaia Group, that the respective environmental and social impacts are material for the Group, so that the indicators reflect, in general, the activity of all of them.

The Unicaia 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 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 2023 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. This report also shows the progress of the Unicaja Group with respect to the Global Compact and the United Nations Sustainable Development Goals.

In accordance with the provisions of the 2022-2024 Strategic Plan, and once the Sustainable Finance Action Plan has been fully implemented, this Statement reports, for the second year, on the follow-up of the recommendations on climate information disclosure (TCFD), 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 2023 Unicaja has carried out 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 corporate website (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: info@unicaja.es.

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

Throughout 2023, several significant changes in Unicaja's governance model were introduced.

On June 1, 2023, the Board of Directors, with the aim of advancing in the Bank's governance model, in accordance with the provisions of the Common Merger Plan between Unicaja and Liberbank, unanimously agreed to remove Manuel Menéndez from the position of Chief Executive Officer, effective when the appointment of his replacement in such position becomes effective. On that date, the resignation of Manuel Menéndez as a member of the Board of Directors was also accepted, which would become effective with the appointment of the new Chief Executive Officer, thus guaranteeing the full functionality of the Bank's management until such appointment.

On July 31 of the same year, the new Chief Executive Officer, Isidro Rubiales, was appointed, effective upon receipt of the corresponding regulatory authorizations from the European Central Bank on September 20, 2023.

On September 29, 2023, in compliance with the provisions of the Common Merger Plan, the Chairman of the Board of Directors became a non-executive director, and his category as a member of the Board of Directors was "other external".

On November 24, 2023, the Chairman of the Company resigned as a Director of the Company. This resignation also implies the resignation from the position of Chairman of the Board of Directors, which will take effect once the supervisory no objection of the European Central Bank has been obtained, and when the appointment, as Chairperson, of the person who will succeed him in said position has been agreed upon.

On the other hand, there have been no significant changes to the organization's ownership structure. Fundación Bancaria Unicaja continues to hold the position of principal shareholder of Unicaja at the end of the year. Its share in the capital stock slightly exceeds 30%.

The present EINF includes information on Unicaja and its subsidiaries that make up the Unicaja Group. Where the reported information refers not to the Group but to a part of it, this is stated explicitly.

In general terms, the non-financial information for fiscal year 2023 expresses Unicaja's data.

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

The Unicaja Group, in its commitment to sustainability, performs an annual analysis to identify those aspects that, in reference to the guidelines of the GRI Standards, especially GRI 1 Fundamentals, GRI 2 General Contents and GRI 3 Material Issues, are most relevant for its different stakeholders. The aspects that influence the Group's capacity to generate value and that are of interest to the groups and people with whom it relates are identified. This environmental and social materiality analysis - impact materiality analysis - identifies and defines the main non-financial risks in its business environment.

Impact Materiality Analysis Process

Unlike the previous year, in 2023 the materiality study was prepared with the assistance of an independent expert (EY), in accordance with the sequential analysis methodology established in the GRI standard, and was submitted for approval to the Sustainability Committee. This analysis was based on an exhaustive and participative process in which some of the main stakeholders (customers, investors and shareholders, suppliers, financial agents), as well as Bank executives, representing key areas of the Bank, took part.

The materiality analysis has addressed the following phases:

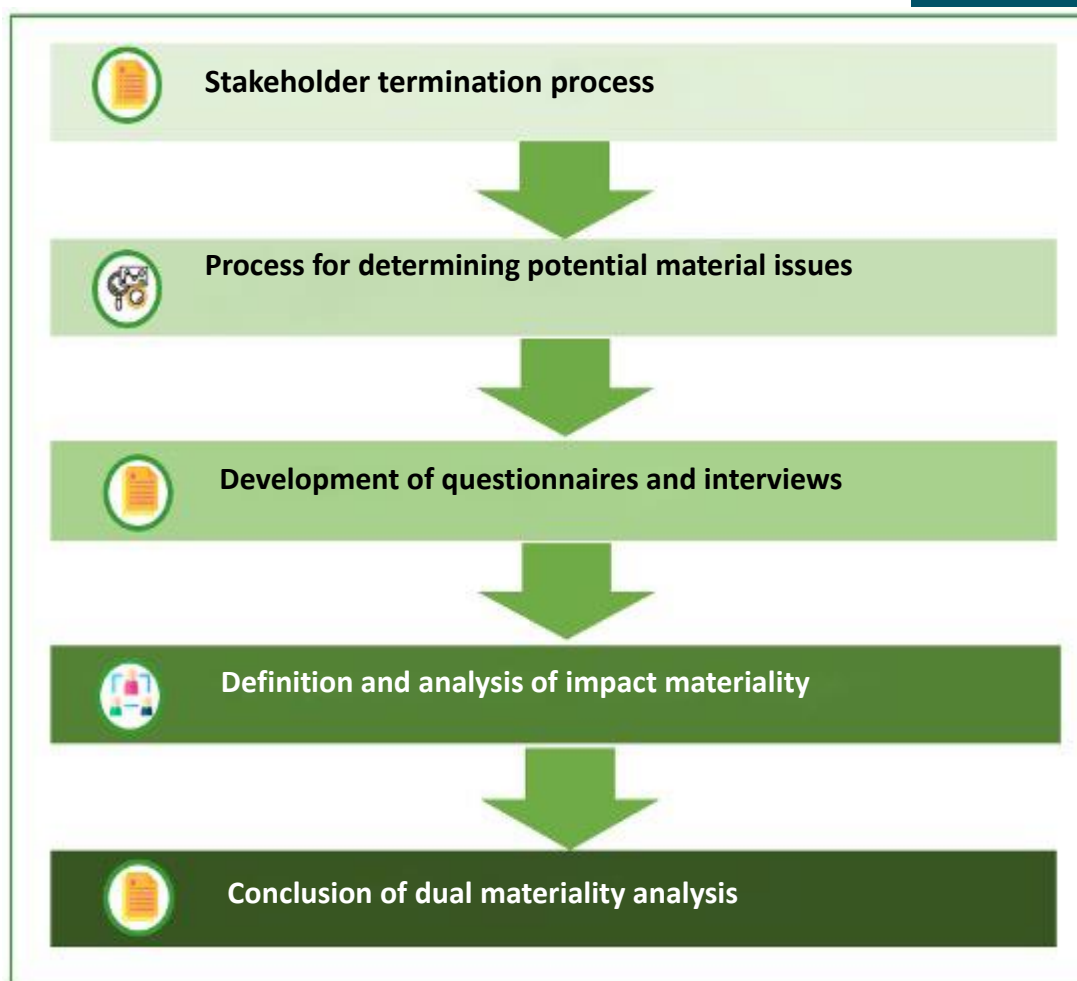


Figure 1. Impact materiality scheme.

Determination of stakeholders and material issues

The identification of stakeholders is a key point for the definition of strategies and goals in the Group based on the material issues identified by each group and their aggregation.

In this exercise, a stakeholder analysis has been carried out, encouraging the participation of stakeholders in the business environment. These groups were able to respond directly through a questionnaire or individual interviews on their main ESG concerns, and to express their expectations of Unicaja in the management of these issues.

The selection of stakeholders has been made through a study of the interested parties that may affect or be affected by the Bank's decisions and actions, thus following the recommendations established by the international standards GRI and Sustainability Accounting Standards Board (SASB), which complements the previous one by focusing on financially relevant sustainability issues. In addition, an exercise was carried out to assess the impact of these potential risks within the framework of the United Nations Sustainable Development Goals (hereinafter, SDGs) in order to identify an action plan that contributes to the goals established within each SDG.

With this broadening of the approach, the material aspects considered in previous exercises have been redefined, resulting in six main dimensions. Each dimension groups the related potential impacts by which the Group may be affected. In order to provide traceability of information between years and motivated by the change in methodology, a complete mapping of the aspects identified in the 2022 materiality and the 2023 adjustment has been carried out.

Dimension 2022	Category 2022
Environment	Climate change
	Sustainable use of resources. Circular economy
	Environmental, Social and Governance criteria (ESG) in business
Corporate governance and business ethics	Corruption and bribery
	Transparency of information
	Risk management and compliance
	Bad debt management
	Profitability, solvency and stability
Policy	Policy
Human rights	Human rights
Customers	Safety and data protection
	Transparent and responsible marketing
	Digitalization and accessibility
Social and personnel	Employment and work organization
	Health and safety
	Talent management
	Diversity/equality and accessibility
Company	Commitment to sustainable development and the SDGs
	Subcontracting and suppliers
	Fiscal responsibility
	Financial education

Table 1. Dimensions and categories. Unicaja's 2022 market analysis.

Dimension 2023	Category 2023
Impact materiality analysis	
Fight against climate change	Climate change
	Sustainable use of resources. Circular economy
Good corporate governance and transparency	Policy
	Regulatory compliance
	Transparency of information
	Transparent marketing
	Subcontracting and suppliers
	Corruption and bribery
Finance and leadership	Profitability, solvency and stability
	Fiscal responsibility
	Risk management
	Bad debt management
Investments and financing	Environmental, Social and Governance criteria (ESG) in business
Products and services	Responsible marketing
	Digitalization and accessibility
Company	Employment and work organization
	Talent management
	Diversity/equality and accessibility
	Human rights
	Financial education
	Commitment to sustainable development and the SDGs
	Safety and data protection

Table 2. Dimensions and categories. Unicaja's 2023 market analysis.

To support the determination of the main material issues to be considered, Unicaja has drawn on the aspects already identified in the 2022 materiality and has carried out a complete mapping of the dimensions, categories and associated issues, taking into account the needs of the 2023 financial year. Integrating the risks identified in previous years in new analyses provides traceability and consistency in the information, and makes it possible to monitor the evolution and significance of the real and potential risks to which Unicaja may be subject.

As the most relevant differences for fiscal 2023, the dimensions have been redefined from 7 to 6 and the associated issues have been regrouped. Furthermore, two of the issues (risk management and compliance, and transparent and responsible marketing) have been divided into four separate issues: (i) risk management, (ii) compliance, (iii) responsible marketing and (iv) transparent marketing. This allows for a granular analysis of how these issues impact the Group in detail, taking into account the relevance of these aspects for the financial sector in general.

Following the traceability in the analysis of associated issues for the years 2022 and 2023, a mapping has been drawn up between each issue and the main reference standard in order to cover the maximum number of potentially relevant issues for the Group. A similar analysis had already been performed in previous years considering the indicators identified as material. In 2023, this analysis goes a step further, determining the relevant GRI indicators for Unicaja and developing, for the first time, as mentioned above, questionnaires focused on the previously identified groups, and an analysis considering the goals associated with the SDGs. In this sense, Unicaja once again demonstrates its commitment and interest in sustainable development.

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 Group, so that the matrix resulting from the identification of relevant aspects reflects which risks are more material both from an internal perspective and from the perspective of stakeholders.

To assess whether an issue is material in the context of sustainability, a combination of factors internal and external to the Unicaja Group were considered. By way of clarification, any reference to materiality contained in this EINF must be understood as related to the sustainability and CSR spheres, although the regulation and supervisory expectations suggest an increasing complementarity between the two spheres (“dual materiality”).

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) and, finally, with sustainability issues for reporting under the *TCFD* framework. Apropos Directive 2014/95/EU, Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022 amending Regulation (EU) No. 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU as regards sustainability reporting by companies states that starting in 2024, to be reported in 2025, obliged companies are challenged to broaden the basis of sustainability information management and disclosure.

Development of consultation and interview questionnaires

As mentioned above, a stakeholder analysis has been carried out in this exercise, encouraging the participation of stakeholders in the business environment. These groups were able to respond directly through a questionnaire that was supplemented by individual interviews on their main ESG concerns, and by expressing their expectations of Unicaja in the management of these issues.

The assignment of the representativeness of the questionnaires is based on an expert criterion taking as a reference the market practices for each of the stakeholders. These responses are in line with those observed in the Spanish financial sector.

Subsequently, the material issues on each stakeholder group were prioritized. Based on the results of this prioritization, the results were aggregated. To this end, a similar relative weighting of responses has been adopted for all stakeholders, resulting in a joint prioritization of material issues.

In addition to the questionnaires, a series of interviews were conducted with Bank executives to capture issues that, from their perspective, could be considered material. The different issues raised were grouped into the following seven blocks:

-
- **Fight against climate change:** a list of the main initiatives to be undertaken by Unicaja in relation to climate change: improvement of energy efficiency, decarbonization process, circular economy, etc.
 - **Finance and leadership:** main levers for ensuring the sustainability of the Bank in the medium and long term: solvency, risk management, profitability and results.
 - **Products and services:** need or opportunity to develop a catalog of sustainable credit and investment products, as well as to know the current appetite of clients for them.
 - **Investments and financing:** considering the Bank's own financing and investment, the need or opportunity for such investments to be in sustainable or socially responsible products.
 - **Good corporate governance and transparency:** from the perspective of the Bank's internal management, assess the most relevant aspects: communication and transparency, code of conduct and ethics, regulatory compliance, etc.
 - **Employees:** assessment of the main concerns of Unicaja employees in relation to their working conditions: training, remuneration, equal opportunities, professional careers, etc.
 - **Vision of the "Personal" stakeholder group:** general reflection on the issues of greatest concern or on which the Bank should focus its attention.

The result of the different interviews held has been consolidated, identifying the priorities and material issues for the Unicaja Group. This information has been used, under expert judgment, to make an adjustment to the material issues identified in the stakeholder consultation.

Definition and analysis of impact materiality

As mentioned above, the Group has identified its material aspects, using as a reference the standards of the Global Reporting Initiative (GRI) and the Sustainable Development Goals (SDGs) of the United Nations 2030 Agenda.

Through this process, we identify those economic, social, environmental and ethical behavioral aspects that are relevant to our approach to sustainable development. The ultimate objective is, on the one hand, to identify the Bank's material issues, which will therefore be the matters to be reported on in the Corporate Social Responsibility Report and, on the other hand, to identify the material SDGs that will represent the fundamental basis for developing the sustainability strategy, emphasizing the actions and projects carried out by the Bank that help to contribute to the achievement of the Group's priority SDGs.



Below are the results for each stakeholder group and the consolidated materiality at Unicaja level.

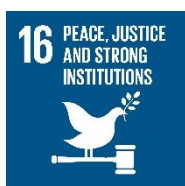
Customers

In general terms, customers rate all the issues raised as having High or Very High importance. Among the material issues with the highest priority are those related to the customer's relationship with the Bank, the Bank's governance and solvency. With a lower priority level, initiatives that promote sustainability are identified, such as the development of products and services that promote the financial health of customers or the contribution to society as disadvantaged groups.

The issues with high relevance and high impact from a customer perspective are as follows:

- Customer protection and information security
- Ethics and transparency
- Level of solvency.
- Promotion of accessibility in a digitalized environment.

SDG 16 Peace – Justice and strong institutions has been identified as the most relevant and impactful in terms of customer consideration.



Investors and shareholders

The main concerns of investors and shareholders are as follows:

- The fight against climate change:
 - Transparent breakdown of own emissions with a clear reduction policy, preferably with a Science Based Target initiative (SBTi) commitment in the medium term (3 to 5 years).
- Finance and leadership:
 - Include ESG criteria in the credit approval process to ensure that the companies and projects financed identify the climate and social risks of their activities.
 - Environmental impact assessment of larger financed projects, to ensure that they are identified and monitored, and that their negative impacts are reduced.
 - Periodic monitoring of the portfolio's transition and physical risks.
- Products and services:
 - As key "players" for the environment, through financing and investment, Unicaja is expected to develop and market more green products.
 - Commitment to financial inclusion by further expanding access to financial products and services for communities at risk of exclusion in the geographic areas in which the Group operates.
- Good corporate governance and transparency:
 - Prevention of discrimination and promotion of diversity (that companies promote diversity among their employees and senior management)
 - Audits on ethical standards at least every 3 years to avoid potential reputational risk and, eventually, financial losses
 - Promote reporting on social aspects: organizational structure, social dialog, human capital development, responsible investment, financial inclusion and other related issues
 - Have a marketing strategy that is transparent, fair and protects consumers: clear communication of features, commissions and risks
 - Participate in alliances/initiatives such as: Responsible banking principles, Equator principles, Net Zero Banking Alliance (NZBA) or the United Nations Environment Programme Finance Initiative (UNEP FI).
 - Policies and internal audits aimed at mitigating any risk of violation of the United Nations Global Compact

- Employees:
 - Preventive policies to avoid environmental, social and governance disputes, and if they occur, implement appropriate measures to address deficiencies

The issues with high relevance and high impact from the investors' perspective are as follows:

- Improved profits from the Bank
- Evaluations of sustainability in the supply chain
- Optimal risk management.

SDG 8 – Decent work and responsible growth and SDG 12 – Responsible production and consumption have been identified as the most relevant and impactful for investors.



Suppliers

The main concern of suppliers is the level of capitalization and governance of the Bank, highlighting solvency and regulatory compliance. Other high priority issues are product development and measures to improve the contribution to the environment, as well as the reduction of emissions or the promotion of a circular economy.

The issues with high relevance and high impact from a supplier perspective are as follows:

- Evaluations of sustainability in the supply chain.
- Adequate corporate governance and optimal risk management
- Corruption and bribery and money laundering.

SDG 12 – Responsible production and consumption has been identified as the most relevant and impactful in terms of supplier consideration, followed by SDG 16 – Peace, justice and strong institutions.



Financial agents

Financial agents prioritize customer protection and the development of a product portfolio.

The issues with high relevance and high impact from a financial agent perspective are as follows:

- Evaluations of sustainability in the supply chain.
- Better results.

SDG 8 – Decent work and economic growth, SDG 12 – Responsible production and consumption and SDG 16 – Peace, justice and sound institutions have been identified as the most relevant and impactful in the opinion of financial agents.



Personal interviews with Bank executives

Management considers the following issues to be the most material within each block:

- Fight against climate change: the main initiatives are related to the need to make progress in the fight against climate change. Prioritization varies according to the partner and the criteria applied:
 - Response to stakeholders, prioritizing those aspects that customers, investors and supervisors request from the Bank, such as the decarbonization of the balance sheet through the setting of medium-term objectives and with a focus on financed emissions, then the field of energy efficiency, and finally circular economy issues.
 - Areas with greater influence, such as improving the energy efficiency of buildings, highlighting the measures adopted in buildings and in the area of recycling. Some directions point to the fact that an improvement in the area of decarbonization encompasses all other aspects.

Another of the points of consensus between the management is to highlight all the actions undertaken by Unicaja in the fight against climate change, such as the improvement in energy efficiency. The Bank's reputation in this area is very relevant and it is necessary to highlight all the actions carried out, such as energy certifications.

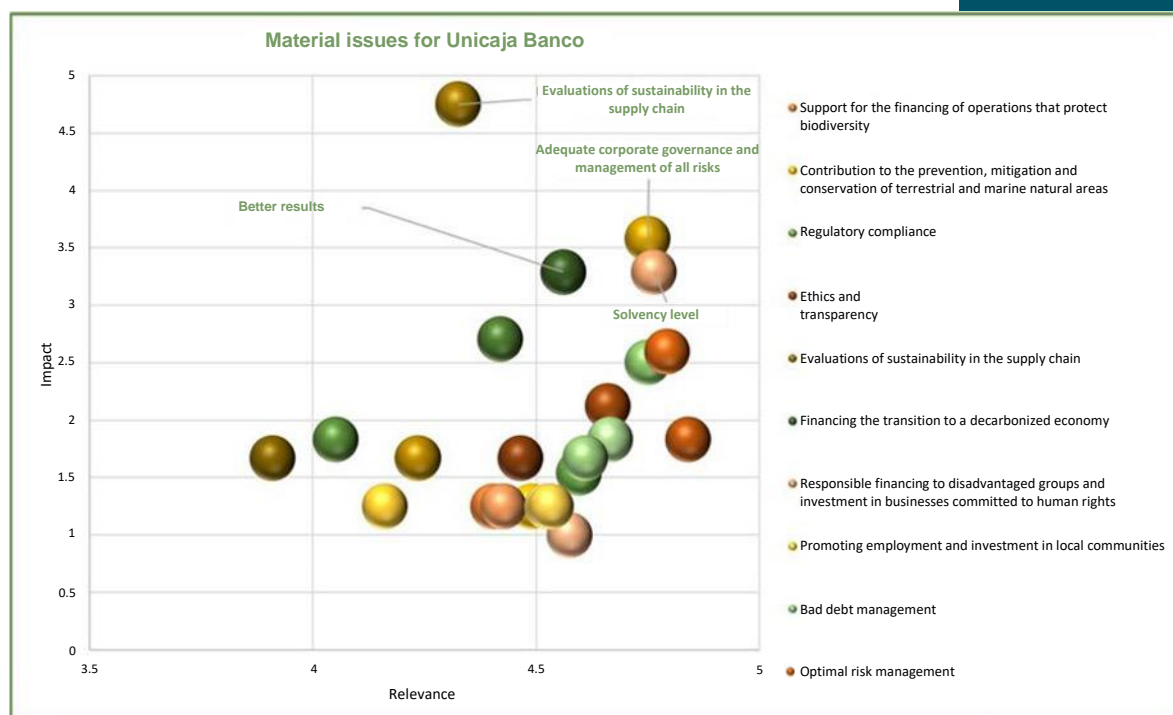
- Finance and leadership: solvency, risk management and profitability are three corners of a triangle, and a balance between them is necessary.

- **Products and services:** the origin and main focus of the Bank's business lies in the financial management of customers with a clear social component, given the current customer base. The focus should be on covering financial needs and combining same with sustainable and respectful products to decarbonize the portfolio. Unicaja's commitment to generate a more aware and conscious society and customers is carried out by accompanying the latter towards sustainability objectives. With regard to customers, young people are the most aware and permeable to the inclusion of these sustainability criteria, making it necessary to adapt to the new customer profile.
- **Investments and financing:** in general terms, the search for profitability should be compatible with a sustainable strategy, and should not be mutually exclusive, favoring investment in more sustainable companies or those with lower levels of emissions. It is considered important that the Bank sets an example for its clients and that its own investments have these components, in addition to the decarbonization of its own portfolio, which has become a commitment for the Bank.
- **Corporate governance and transparency:** Unicaja has always been concerned with good corporate governance, and there is general agreement that the efforts traditionally made in matters such as the prevention of money laundering, corruption and bribery, or in the area of regulatory compliance, should be maintained.
- **Society:** the importance of two key stakeholders, customers and employees, is highlighted.

Consolidated impact materiality analysis

For the analysis of the Unicaja Group's consolidated material issues, the aggregation methodology has been used, i.e. an average of the relevance and impact of each of the stakeholder responses. As was the case with the individual analyses, in general all issues have been identified as being relevant or very relevant.

Below, we present the table of material issues of impact or materiality matrix resulting from the exercise carried out in Unicaja.

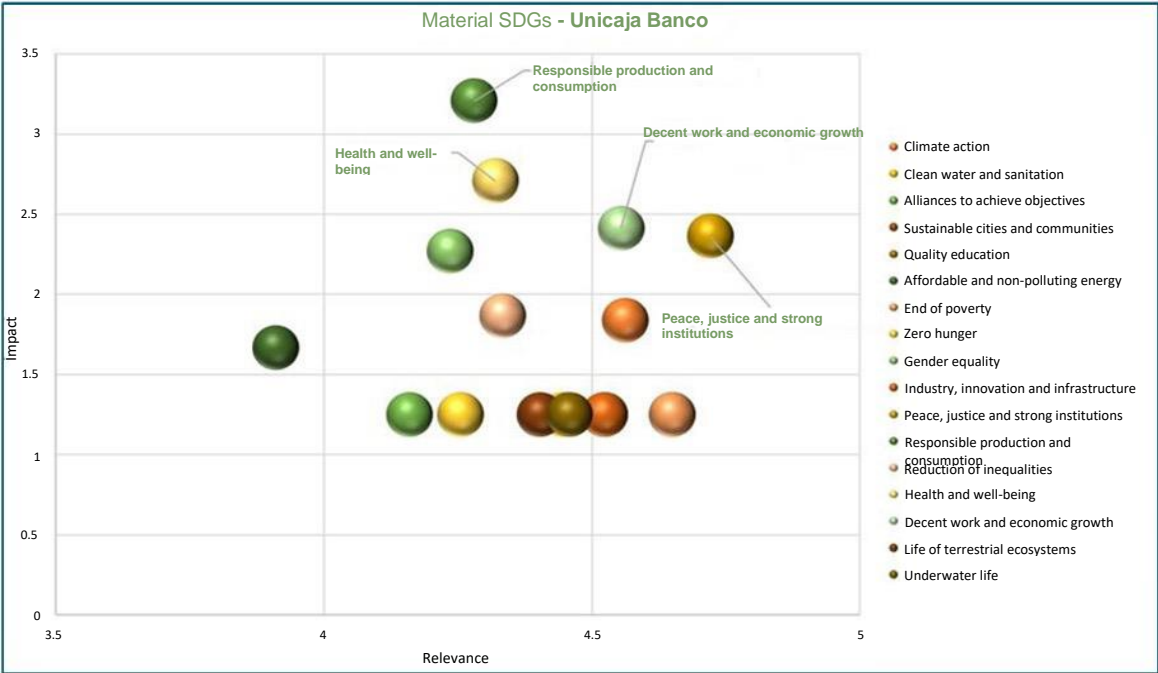


Graph 1. Material impact matters - Unicaja.

The issues with high relevance and high impact or material issues for the Bank are as follows:

- Evaluations of sustainability in the supply chain.
- Adequate corporate governance and management of all risks
- Level of solvency.
- Better results.

The same aggregation methodology was used for the analysis of Unicaja's consolidated material SDGs. The results obtained are presented below.



Graph 2. Impactful material SDGs - Unicaja.

In order of importance, SDG 12 – Responsible production and consumption, SDG 3 – Health and well-being, SDG 8 – Decent work and economic growth and SDG 16 – Peace, justice and strong institutions have been identified as the most relevant and impactful for the Bank.



As shown in the figure above, the most relevant SDGs are highlighted, among others, with their associated material issue, their impact and the GRI indicator to which this report should respond:

SDG	Material issues	Impact	GRI
Responsible production and consumption	<p>Recycling and circular economy</p> <p>Evaluations of sustainability in the supply chain</p>	High	<ul style="list-style-type: none"> • 2-6 Activities, value chain and other business relationships • 204-1 Proportion of spending on local suppliers • 308-1 New suppliers screened against environmental criteria • 308-2 Significant negative environmental impacts in the supply chain and actions taken • 414-1 New suppliers that have been evaluated using social criteria • 414-2 Negative social impacts in the supply chain and actions taken
Health and well-being	Talent attraction and retention	Medium-High	<ul style="list-style-type: none"> • 2-7 Employees • 2-8 Non-employee workers • 401-1 New hires and average employee turnover • 401-2 Welfare benefits for full-time employees that are not offered to temporary or part-time employees • 401-3 Maternity or paternity leave • 402-1 Minimum notice periods regarding operational changes • 403-1 Occupational safety and health management system • 403-2 Hazard identification, risk assessment and incident investigation • 403-3 Occupational health services • 403-4 Employee involvement, consultation and communication on occupational health and safety • 403-5 Occupational health and safety training for employees • 403-6 Employee health promotion • 403-7 Prevention and mitigation of the impact on the health and safety of employees directly related to commercial relations • 403-8 Coverage of occupational safety and health management system • 403-9 Work-related injuries • 403-10 Occupational diseases and illnesses • 404-3 Percentage of employees receiving regular performance and professional development reviews

Decent work and economic growth	Solvency level	High	<ul style="list-style-type: none"> 2-28 Membership of associations 2-30 Collective bargaining agreements 201-1 Direct economic value generated and distributed
	Better results	High	<ul style="list-style-type: none"> 203-2 Significant indirect economic impacts
	Optimal risk management	High	<ul style="list-style-type: none"> 207-1 Fiscal approach 207-2 Fiscal governance, control and risk management
	Bad debt management Products and/or services that promote the financial health of customers	High	<ul style="list-style-type: none"> 413-1 Operations where development programs, impact assessments, and local community participation have been implemented 413-2 Operations with significant potential or actual significant negative impacts on local communities
	Talent attraction and retention	Medium-High	<ul style="list-style-type: none"> 416-1 Assessment of the safety and health impacts of products and services
	Promoting employment and investment in local communities	Low	<ul style="list-style-type: none"> FS6- Percentage of portfolio for lines of business by specific region, size (e.g. micro/SME/large) and by sector FS15- Policies for the fair design and sale of financial products and services
Peace, justice and strong institutions	Adequate corporate governance and management of all risk	Medium-High	<ul style="list-style-type: none"> 2-1 Organizational details 2-2 Entities included in the Sustainability Report presentation 2-3 Reporting period, frequency and contact point
	Senior management involvement in ESG issues	Medium	<ul style="list-style-type: none"> 2-4 Updating of information 2-5 External verification 2-9 Governance structure and composition 2-10 Appointment and selection of the highest governance body
	Regulatory compliance	Medium	<ul style="list-style-type: none"> 2-11 Chairperson of the highest governance body
	Ethics and transparency	Medium	<ul style="list-style-type: none"> 2-12 Role of the highest governance body in overseeing impact management
	Communication and grievance mechanisms within the organization	Medium-Low	<ul style="list-style-type: none"> 2-13 Delegation of responsibility for impact management
		Medium-Low	<ul style="list-style-type: none"> 2-14 Role of the highest governance body in sustainability reporting
	Corruption and bribery and money laundering	Medium-High	<ul style="list-style-type: none"> 2-15 Conflicts of interest 2-16 Communication of critical concerns 2-17 Collective knowledge of the highest governance body
	Customer protection and information security	Medium	<ul style="list-style-type: none"> 2-22 Sustainable Development Strategy Statement 2-23 Commitments and policies 2-24 Incorporation of commitments and policies 2-26 Mechanisms for seeking advice and raising concerns 2-27 Compliance with laws and regulations

			<ul style="list-style-type: none"> • 2-29 Approach to stakeholder engagement • FS1- Policies with specific environmental and social components applied to the business lines • FS2- Procedures to evaluate and filter environmental and social risks in the business lines • FS3- Processes for monitoring implementation of and compliance with environmental and social requirements included in agreements or transactions • FS12- Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization has voting rights or advises on voting • 201-4 Financial assistance received from governments • 205-1 Centers analyzed with respect to corruption-related risks • 205-2 Communication and training on anti-corruption matters • 205-3 Confirmed cases of corruption and actions taken • 206-1 Legal actions related to unfair competition and monopolistic practices and against free competition • 207-3 Stakeholder engagement and management of tax-related concerns • 207-4 Country-by-country reporting • 402-1 Minimum notice periods regarding operational changes • 411-1 Incidents and violations relating to the rights of indigenous peoples • 415-1 Contributions to political parties and/or political representatives • 416-2 Number of incidents of non-compliance with regulations concerning health and safety impacts of products and services • 417-2 Cases of non-compliance related to product and service information and labeling • 417-3 Incidents of non-compliance with marketing communications • 418-1 Substantiated claims relating to breaches of customer privacy and the loss of customer data
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Table 3. SDG, material issues, impact and GRI

Presentation of the group



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

Unicaja is the Group's parent company. Its head office is located at Avenida de Andalucía 10-12, Málaga. At December 31, 2023, Unicaja's capital stock amounts 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 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 and 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



Figura 1. Corporate Structure

The identification of the direct and indirect holders of significant shareholdings at the year-end date, including the directors who have a significant shareholding, can be found in the 2023 Annual Corporate Governance Report, accessible on the corporate website.

The companies that make up the Group, together with Unicaja, as of December 31, 2023, are as follows:

Company name	Activity
ADMINISTRADORA VALTENAS, S.L.U.	Representative company
ALQLUNIA DUERO, S.L. (in liquidation)	Real estate development
ANÁLISIS Y GESTIÓN DE LA INNOVACIÓN TECNOLÓGICA, S.L.	Real estate management and administration
ANALISTAS ECONÓMICOS DE ANDALUCÍA, S.L.U.	Study and analysis of economic activity
ANDALUZA DE TRAMITACIONES Y GESTIONES, S.A.U.	Management and settlement of documents and deeds
ARCO EXPLOTACIONES, S.L.	Cereal crops
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 in securities and other assets
CAJA CASTILLA LA MANCHA INICIATIVAS INDUSTRIALES, S.L.	Holding company activities
CAMIN DE LA MESA, S.A.U.	Representative company
CAMPING ALTO GALLEGO, S.L.U.	Camping
CÁNOVAS EXPLOTACIONES, S.L.U.	Hotels and similar accommodations
CANTABRICA DE INVERSIONES DE CARTERA, S.L.	Holding company activities
CCM BROKERS 2007 CORREDURÍA DE SEGUROS, S.A. (in liquidation)	Insurance brokerage
CONCEJO EXPLOTACIONES, S.L.	Tourism sector
CORPORACION EMPRESARIAL CAJA EXTREMADURA, S.R.L.U.	Holding company activities
ERCÁVICA DESARROLLOS, S.L.U.	Real estate development
EXPLOTACIONES SANTA ISABEL, S.L.U.	Tourism sector
FACTORIA DE TRANSFORMACIÓN DE OPERACIONES Y SERVICIOS, S.L.	Business management consulting activities
FINCA LAS HUELGAS, S.A.	Agricultural support activities
GESTIÓN DE INMUEBLES ADQUIRIDOS, S.L.	Real estate development
GRAFTON INVESTMENTS, S.L.	Hotels and similar accommodations
HOTELES LAYOS, S.L.	Hotels and similar accommodations
INSTITUTO DE ECONOMÍA Y EMPRESA, S.L.	Other support activities for the company
LA ALGARA SOCIEDAD DE GESTIÓN, S.L.U.	Tourism sector
LIBERBANK CAPITAL, S.A.	Financial services
LIBERBANK CONTACT, S.L.U. (in liquidation)	Contact center activity
LIBERBANK IT, S.L. (Unipersonal)	IT consulting activities

LIBERBANK PENSIONES, S.G.F.P., S.A.U.	Pension fund management company
LIBERBANK SERVICIOS FINANCIEROS, S.A.	Holding company activities
NORTEÑA PATRIMONIAL, S.L.	Representative company
PARQUE INDUSTRIAL HUMILLADERO, S.L.	Industrial land development
PEÑA RUEDA, S.L.U.	Representative company
PICO CORTÉS, S.L.	Representative company
PICO MIRAVALLES, S.L.	Representative company
PLANES E INVERSIONES CLM, S.A. (company in liquidation)	Real estate holding company
POMADARA GESTIÓN, S.L.U.	Other support activities for the company
PROCESA RECUPERACIÓN DE ACTIVOS, S.A.	Legal activities
PROPCO BLUE 1, S.L.	Real estate development
PUNTIDA, S.L.	Holding company activities
SEGÓBRIGA DESARROLLOS, S.L.U.	Hotels and similar accommodations
SEGURANDALUS MEDIACIÓN CORREDURIA DE SEGUROS, S.A.	Insurance brokerage
SIERRA DEL ACEBO, S.L.U.	Representative company
SOCIEDAD DE GESTIÓN SAN CARLOS, S.A.	Real estate development
TIATORDOS, S.A.U.	Representative company
U MARKET EBUSINESS, S.L.U.	Other support activities for the 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 institution manager
UNIMEDIACIÓN, S.L.	Banking-insurance operator
UNIÓN DEL DUERO COMPAÑÍA DE SEGUROS DE VIDA, S.A.	Insurance company
UNIWINDET, S.L.	Wind energy
VIACAVA-INCÓS DE ENERGÍA, S.A.U.	Hotels and similar accommodations
VIPROELCO, S.A. (in liquidation)	Real estate development

Other entities not mentioned above can be identified in Annexes 2 and 3 of the Unicaja Group's Consolidated Financial Statements.

Throughout 2023, the main changes in the Group were as follows: Liberbank Digital (liquidation and extinction); G.I.A., absorption of Mosacata, Midamarta y Urbe Cantabria, Unimediación, acquisition of the production units of CCM Brokers y Segurandalus.

MISSION, VISION AND VALUES

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

As defined in the Corporate Social Responsibility Policy of the Unicaja 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.

Purpose

The purpose of the Group is as follows: **"To contribute financially to the development of a more just and inclusive society, supported by an efficient economic management that is fully respectful of the preservation of the planet."**

To this end, the Group is adapting to new social expectations to continue working with stakeholders to:

- Mitigate climate change and promote the decarbonization of the economy through sustainable financing
- Increase the financial well-being of our customers, the general well-being of communities and the progress of society
- Increase customer satisfaction through innovation and digitalization in the provision of services
- Promote the socioeconomic development of the geographical areas in which it operates, and that of the people with whom it interacts, such as, among others, customers and users, employees, shareholders and investors, and suppliers
- Promote good governance and transparency in stakeholder relations.

The Group is generally committed to sustainability and CSR, with the objective of achieving economic profitability from the perspective of business ethics, the integration of social and environmental criteria, and the creation of long-term value.

Mission

The Unicaia 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 behaviors, within itself and in society, is part of the objective of economically efficient management, suitable for generating profits, within a framework of sustainable development that accompanies progress and social justice, the fight against climate change and the protection of the environment.

The Unicaia Group manages its activity in a responsible and efficient manner, oriented towards the socioeconomic development of all the territories in which it operates, especially those of its origin, which are Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León and Extremadura, with which it has long-standing ties.

In fulfilling its mission, the Company's permanent objectives are to satisfy the needs of its customers, shareholders and investors and to preserve the good image and reputation of the Bank, in a broad sense.

Vision

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

Values

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

1. Prudence, solvency and stability in the management of resources entrusted by customers, shareholders and investors.
2. Transparency, integrity, ethical commitment and corporate responsibility.
3. Business efficiency and continuous improvement of the business management model.

4. The provision of quality services in face-to-face and online formats that meet the needs and expectations of the clientèle.
5. Commitment to training, research and innovation as the basis for sustaining environmental, social and economic development over time.
6. Respect for the environment, with particular attention to climate change.
7. Commitment to sustainable finance and to the development and distribution of sustainable financial products and services.
8. Satisfaction of the needs of all stakeholders.
9. Pride in belonging to the Group and its project among employees, who are one of the Company's main assets and serve as a direct link with customers, shareholders and investors, and equal treatment in identical situations.
10. The connection with the territory and the socioeconomic development of the geographical areas of action, through the formalization, among other manifestations, of alliances with the most representative social and economic agents.

BASIC QUANTITIES (GRI 201-1)

Economic-financial activity (consolidated)	12/31/2023	12/31/2022*
Income statement (millions of euros)		
Net interest margin	1,353.2	1,073.4
Gross margin	1,775.5	1,605.8
Profit (loss) from operating activities before write-downs	917.0	744.1
Profit or loss from operating activities	656.6	436.0
Income before tax	370.6	382.8
Consolidated profit (loss) for the year	266.5	277.6
Risk management		
NPL ratio (%)	3.1	3.5
NPL coverage ratio (%)	63.7	66.5

Added value. Distribution (consolidated)*	12/31/2023	12/31/2022*
Distribution (millions of euros)		
Overhead, depreciation, amortization and other operating expenses. (excluding	469.7	413.9
Of those who contribute to the Deposit Guarantee Fund and the Resolution Fund	130.9	111.8
Staff costs (excluding social security)	385.2	400.5
Social security, taxes, fees and public benefits	433.9	397.4
Losses on assets and allowances	546.4	361.2
Consolidated profit (loss) for the year	266.7	277.6
TOTAL	2,101.8	1,850.6

* Data restated under IFRS 17. Presented solely and exclusively for comparative purposes.

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

Significant information (consolidated)	12/31/2023	12/31/2022
Distribution network		
Offices	962	972
Automatic teller machines	2,374	2,469
Partner agents	3,157	3,192
Financial agents	401	419
Financial agencies	521	541
Bank cards issued	3,026,428	3,106,712
Dataphones and PoS terminals	31,468	31,733
Electronic banking		
Number of users	3,564,647	3,106,712
Number of Univía operations	2,993,001,133	2,697,680,441

Environmental issues		
Electricity consumption (MWh)	32,553	33,628
Paper consumption (Kg)*	256,046	291,260.35
Computer waste (Kg)*	227,869	54,256
Inventory GHG emissions, Scope 1 (equivalent tons of CO ₂) **	2,621	1,086.38
Inventory GHG emissions, Scope 2 (equivalent tons of CO ₂)	481	169.96
GHG emissions intensity (equivalent tons of CO ₂ per employee)	0.36	0.16

Social and personnel issues

Number of employees	7,523	7,853
Workforce distribution (men/women,% of total)	45.7/54.3	45.9/54.1
Average employee age (years)	48	47.3
Training hours	487,589.78	729,112.35
Absenteeism (hours)	620,032.85	718,933.29

Information relating to the fight against corruption and bribery

Operations evaluated by the Criminal Risk Prevention Committee	426	635
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Contributions

Contribution to Foundations and NGOs (euros)	1,354,640	1,767,656
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* Parent company data

** The data for obtaining the Scope 1 footprint measurement has been expanded (refrigerant gases are included for the first time).

Information about the Company

	UNICAIA GROUP 2023	UNICAIA GROUP 2022
Customers		
Number	3,963,243	4,161,260
NPS overall clientèle (% , measurement range between -100 and +100)	(10.07)	22.75
Average time for resolution of complaints and claims (days)	45.65	48.4
Suppliers		
Average term of payment to suppliers (days)	9.29	14.22
Total supplier turnover (millions of euros)	243.8	228.1
Suppliers with turnover below 1.5 million euros (% of total)	43.7	43.7
Tax information		
Total tax contribution (millions of euros) **	460.7	405.9

* In 2023 it has been established as a new corporate NPS measurement system.

** This year, the "ECB Tax" paid in 2023 has been included, and 2022 has been restated to include this item in the amount of 2,004,000 euros.

Corporate Governance



GOVERNING BODIES (GRI 2.9)

BOARD OF DIRECTORS AND SUPPORT COMMITTEES

12/31/2023					
Composition of the board ⁽¹⁾	Position	Category	Shareholders	Date of first appointment	Gender:
Manuel Azuaga Moreno ⁽²⁾	Non-executive chairman	Other external	-	12/01/2011	Male
Isidro Rubiales Gil ⁽³⁾	CEO	Executive	-	09/29/2023	Male
Miguel González Moreno ⁽⁴⁾	Vice-chairman	Proprietary director	Fundación Bancaria Unicaia	03/30/2023	Male
Rocío Fernández Funcia ⁽⁵⁾	Coordinating director	Independent	-	07/10/2023	Female
Natalia Sánchez Romero ⁽⁶⁾	Board secretary	Proprietary director	Fundación Bancaria Unicaia	03/30/2023	Female
María Luisa Arjonilla López	Board member	Independent	-	01/23/2020	Female
Nuria Aliño Pérez	Board member	Independent	-	07/20/2023	Female
Antonio Carrascosa Morales	Board member	Independent	-	07/10/2023	Male
Rafael Domínguez de la Maza	Board member	Proprietary director	Global Portfolio Investments, S.L.	03/31/2022	Male
Felipe Fernández Fernández	Board member	Proprietary director	Fundación Bancaria Caja de Ahorros de Asturias	March 31, 2021	Male
Inés Guzmán Arruez	Board member	Independent	-	07/20/2023	Female
Juan Antonio Izaguirre Ventosa	Board member	Proprietary director	Fundación Bancaria Unicaia	03/30/2023	Male
Carolina Martínez Caro	Board member	Independent	-	03/31/2022	Female
José Ramón Sánchez Serrano	Board member	Proprietary director	Fundación Bancaria Unicaia	03/30/2023	Male
Vicente Orti Gisbert	Non-director vice-secretary				

1. The Board of Directors is currently composed of 14 members and has one vacancy.
2. At its meeting held on September 29, 2023, the Board of Directors agreed that the Chairperson would become a non-executive role, with Manuel Azuaga Moreno's category being that of "Other external".
3. At the same September 29 meeting, the board agreed to appoint Isidro Rubiales Gil as Chief Executive Officer, replacing Manuel Menéndez Menéndez.
4. The Board of Directors, at its meeting held on April 21, 2023, agreed to appoint Miguel González Moreno as Vice Chairman, replacing Juan Fraile Cantón.
5. The Board of Directors, in its meeting held on September 29, 2023, agreed to appoint Rocío Fernández Funcia as Coordinating Board member in substitution of Carolina Martínez Caro.
6. The Board of Directors, at its meeting held on April 21, 2023, agreed to appoint Natalia Sánchez Romero as Secretary of the Board, replacing Teresa Sáez Ponte.

Information on the Board Support Committees

Following the incorporation of the proprietary directors appointed by the Fundación Bancaria Unicaja, at its meeting held on April 21, 2023, the Board of Directors agreed on the composition of the Audit and Regulatory Compliance, Risk, Appointment and Remuneration Committees, and also to suspend the activity of the Sustainability and Technology and Innovation Committees until the incorporation of the new independent directors.

On the occasion of the incorporation of Rocío Fernández Funcia, Antonio Carrascosa Morales and Inés Guzmán Arrue, the Board of Directors, at its meeting held on September 29, 2023, agreed to restructure all the Committees of the Board of Directors, with the particularity that Inés Guzmán Arrue would be a member of the Risk Committee until the incorporation of Nuria Aliño Pérez and the Sustainability Committee would be suspended until the incorporation of Nuria Aliño Pérez.

Once the aforementioned incorporation of Aliño took place, the Board agreed on a new composition of the Committees, effective as of December 31, 2023, which appears below:

The Regulatory Audit and Compliance Committee

Chairwoman	Rocío Fernández Funcia
Board member	María Luisa Arjonilla López
Board member	Carolina Martínez Caro
Board member	José Ramón Sánchez Serrano
Secretary	Rafael Domínguez de la Maza

The Risk Committee

Chairman	Antonio Carrascosa Morales
Board member	Nuria Aliño Pérez
Secretary	Juan Antonio Izaguirre Ventosa

Appointment committee

Chairwoman	María Luisa Arjonilla López
Board member	Rocío Fernández Funcia
Secretary	José Ramón Sánchez Serrano

Redistribution committee

Chairwoman	Carolina Martínez Caro
Board member	Antonio Carrascosa Morales
Secretary	Juan Antonio Izaguirre Ventosa

The Technology and Innovation Commission

Chairwoman	Inés Guzmán Arruez
Board member	Carolina Martínez Caro
Secretary	Felipe Fernández Fernández

Sustainability Committee

Chairwoman	Nuria Aliño Pérez
Board member	Inés Guzmán Arruez
Secretary	Natalia Sánchez Romero

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

GOVERNANCE STRUCTURE

The General Shareholders' Meeting is the highest decision-making body of Unicaja 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's corporate website reflects corporate governance information, specifically in the section entitled Corporate Governance and Remuneration Policy. When the General Shareholders' Meeting is convened, direct access is provided to all the mandatory information, which remains accessible on the website for at least five years.

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.

As of December 31, 2023, the Board of Directors is composed of 14 members, with the following composition: (i) the non-executive Chairman who has the status of "Other External"; (ii) the Chief Executive Officer who is the only director with the category of executive director; (iii) six independent directors (complying with the provisions of recommendation 17 of the Good Governance Code of Listed Companies) and (iv) six proprietary directors, four nominated by Fundación Bancaria Unicaia, one by Fundación Bancaria Caja de Ahorros de Asturias and another by Global Portfolio Investments, S. L.

The Extraordinary General Shareholders' Meeting of November 14, 2023 adopted, *inter alia*, to maintain the number of members of the Board of Directors of the Company at fifteen, temporarily leaving the existing vacancy unfilled due to the resignation of a director, while the Company initiated a process to select a new independent director, expressly authorizing the Board of Directors to fill such vacancy by cooptation, to be submitted, if applicable, for ratification at the next General Shareholders' Meeting.

From among the independent directors, the Board of Directors appointed a Coordinating Director who is especially empowered, among other duties, to request the convening of the Board of Directors or the inclusion of new items on the agenda of an already convened Board meeting, or to chair the Board of Directors in the absence of the Chairperson and Vice-Chairperson.

The Directors are persons of recognized commercial and professional honorability, possess adequate knowledge and experience to perform their duties and are in a position to exercise good governance in the Bank, meeting, in addition to the conditions required by the law and the bylaws, those provided for in the Board Regulations and the regulations and the guidelines of the European Union institutions.

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

The procedures for the selection, appointment, re-election, evaluation and removal of directors are regulated, in addition to the applicable regulations, in the Company bylaws, the Regulations of the Board of Directors, the Policy for the Evaluation of the Suitability of the Board of Directors, the General Managers and similar and other key personnel for the development of the financial activity.

The internal regulations on the suitability of directors are completed with the Diversity Policy, the Policy for the Selection and Appointment of Directors, the Succession Policy, the Procedure for Evaluating the Functioning of the Board of Directors and its committees and of certain positions.

These procedures for the selection and appointment of new directors are also subject to the suitability assessment of the European Central Bank.

The Appointment Committee evaluates the skills, knowledge and experience required on the Board, supports the Board of Directors in defining the functions and aptitudes required of the candidates and evaluates the dedication required for performance.

The following procedure will be followed in the selection of candidates for directors:

- The Appointment Committee will take into account the balance of knowledge, capacity, diversity and experience of the Board of Directors and will draw up a description of the functions and skills required for a specific appointment, assessing the time dedication foreseen for the performance of its duties, all in accordance with the needs of the Bank's management bodies at any given time, and, in particular, taking into account the objective of representation for the least represented sex on the Board of Directors and the guidelines established on this matter in the Diversity Policy of Unicaja's Board of Directors, in order to guarantee the maintenance of said objective of 40% representation of female directors.
- The shareholders entitled to appoint directors may nominate the persons they deem appropriate to fill vacancies, be they executive or proprietary directors.

Any director can request that the Appointment Committee take into consideration potential candidates to fill vacancies on the Board of Directors if they consider them suitable. The Appointment Committee may resort to hiring external services ("headhunters") for the selection of potential candidates, when it deems it necessary or convenient and it will necessarily do so when it is a question of selecting an independent director.

The Board of Directors may proceed to co-opt the appointment of directors, where legal and statutory requirements are met.

The Appointment Committee may also identify and recommend candidates to fill vacant Board positions, with a view to its proposal to the Board of Directors or the General Shareholders' Meeting.

- Suitability assessment and appointment

Once the candidates have been identified, the following procedure will be followed for the appointment of board members:

- The Appointment Committee will initiate the suitability evaluation procedure, in accordance with the provisions of the Suitability Assessment Policy, and will issue the corresponding evaluation report and the corresponding appointment proposals in the case of independent directors.
- If the report is favorable, the Board of Directors, in view of the report or proposal, in the case of independent directors of the Appointment Committee, will analyze the candidates, as well as their respective dossiers.

- If the result of this analysis is favorable, the proposed appointment will be submitted to the competent supervisory authorities for approval. Exceptionally, in the event of vacancies that may have a negative impact on the day-to-day management of the Bank, the request for authorization from the supervisory authority may be made immediately after the appointment of the director, the effectiveness of which will be subject to a favorable assessment.
- Once the candidates have been favorably evaluated by the competent supervisory authority, the Board will either co-opt the appointment, in the event of a vacancy, or the proposal will be submitted to the General Meeting.

In accordance with the provisions of the Policy for the Evaluation of the Suitability of the members of the Board of Directors, General Managers and similar and other Key Personnel for the development of the financial activity, Board member candidates must meet the suitability requirements necessary for exercising their position. In particular, they should be of recognized commercial and professional repute, honesty and integrity, have adequate knowledge, experience and competence to perform their duties and be in a position to exercise good governance of the Company. The relationships and the incompatibility regime will also be taken into account.

The Board of Directors will also have members who, taken as a whole, have sufficient professional experience in the governance of credit institutions to ensure their effective capacity to make decisions independently for the benefit of the Company.

- Re-election

As set out in Article 17 of the bylaws, the directors will hold office for a term of three years and may be re-elected indefinitely for terms of the same duration, subject to a report from the Appointment Committee, which will evaluate the quality of the work and dedication to the position of the directors during the preceding term of office. Directors whose appointments were co-opted will hold office up to and including the date of the first General Shareholders' Meeting, without prejudice to the power of ratification or revocation held by the General Shareholders' Meeting. In the event of a vacancy occurring after the General Shareholders' Meeting has been convened and before it is held, the Board of Directors may appoint a director until the next General Shareholders' Meeting is held. Independent directors may not remain continuously in the Company for more than 12 years. In the event that they are reelected for their experience and contribution to the Board, they will be reelected in another category.

- Removal

Article 14 of the Regulations of the Board of Directors establishes that 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 the use of the powers conferred by law and the bylaws. Likewise, the Board members shall place their position at the disposal of the Board of Directors and formalize, if the Board deems it appropriate, the corresponding resignation.

Chairperson of the highest governing body (GRI 2.11)

From among its members, the Board of Directors appoints the chairperson, who exercises the highest representation of the Company. After a report from the Appointment Committee, they are elected by the Board of Directors from among its members and in the exercise of their office they retain the powers corresponding to them by law.

In fiscal year 2023, the Bank changed from having an executive to a non-executive chairmanship, in compliance with the provision contained in the Unicaja-Liberbank Merger Joint Project in 2021, with the current Chairperson of the Board of Directors holding the category of "Other external".

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.

Article 15.3 of the Regulations of the Board of Directors establishes that Board members may not sit on more Boards of Directors than is possible under applicable banking regulations. In particular, Article 26 of Law 10/2014, of June 26, on the regulation, supervision and solvency of credit institutions, on the definition of incompatibilities and limitations, states that except in certain cases, they may not simultaneously hold more positions than those provided for in one of the following combinations: (i) one executive position together with two non-executive positions or (ii) four non-executive positions. Executive positions are understood to be, in all circumstances, those who perform management functions in the company, regardless of the legal relationship that attributes these functions to them. Specific provisions are also established in order to determine how the calculation of positions should be undertaken in the case of positions held within the group itself, or in commercial companies in which the company has a significant shareholding.

Incompatibilities are also provided for in Rule 34 of Bank of Spain Circular 2/2016 of February 2, 2016, as applicable to credit institutions, on supervision and solvency, which completes the adaptation of the Spanish legal system to Directive 2013/36/EU and Regulation (EU) No. 575/2013. At an international level, the European Central Bank's Suitability Assessment Guidelines and the guidelines on the assessment of the suitability of members of the management body and key function holders (EBA/GL/2021/06) are also applicable to Credit Institutions.

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 Company has a "Policy for the Identification and Management of Conflicts of Interest and Related-Party Transactions of Significant Shareholders, Directors, Senior Executives and other Related Parties" in order to establish procedures for the identification, communication, assessment and management of conflicts of interest, as well as to regulate authorization of the transactions that the Company carries out with the Company's Directors, Significant Shareholders and Senior Executives and with the persons associated therewith.

In compliance with the Capital Companies Act, the aforementioned policy 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 will be the General Shareholders' Meeting or the Board of Directors, depending on the amount of the transaction, in both cases. This shall follow a report from the Audit and Regulatory Compliance Committee which, among other elements, will assess whether the transaction is fair and reasonable from the Company's point of view and will 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 needs to be approved by the General Shareholders' Meeting, the shareholder concerned will 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.

Pursuant to the Capital Companies Act, this Policy also provides for 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). This shall require 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.

Transactions that require authorization from the Bank of Spain may not be formalized until this authorization has been obtained. Those that do not require authorization should be reported to the Bank of Spain immediately after they are granted. Furthermore, the Bank will 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.

When the Ordinary General Shareholders' Meeting is announced, the Bank publishes the annual report of the Audit and Regulatory Compliance Committee containing the report on related-party transactions on its corporate website, ensuring compliance with Recommendation 6 of the Code of Good Governance of Listed Companies.

The Company does not have any individual or legal entity that exercises or may exercise control over it.

Communication of critical concerns (GRI 2.16)

Any possible critical concerns or worries that may be expressed by the directors within the Board of Directors, on any matter and, in particular, on the Company's corporate governance, are recorded in the minutes of the Board, which would also be the case if they were expressed within any of the Board's support committees. Likewise, although the chairmanship of the Board of Directors has become non-executive, the Board of Directors decided to maintain the position of coordinating director, who may, if necessary, echo the critical concerns or worries of the non-executive directors.

A summary of the activities carried out by the different Board Support Committees is included in section C.2.1. of the Annual Corporate Governance Report.

Collective knowledge of the highest governance body (GRI 2 -17)

The Bank has adequate internal procedures in place for the collective assessment of the Board. The Appointment Committee analyzes the overall composition of the Board of Directors to ensure that collectively they have sufficient knowledge, experience and skills at all times. For these purposes, account will be taken of the skills that the Council as a whole possesses, comparing the actual skills with those required to adequately understand the Company's activities, including the main risks thereof and ensure the Board of Directors' effective ability to make decisions independently and autonomously in the interest of the Company.

In order to carry out this evaluation of the general composition, the Appointment Committee takes as a reference the Competency Matrix, duly completed and updated as of the date of the evaluation. This matrix has been prepared taking into consideration (albeit appropriately suited to the nature, complexity and activities of the Company) the matrix set out in Annex I of the joint EBA/ESMA Guidelines on the assessment of the suitability of members of the management body and key function holders (EBA/GL/2021/06).

The competency matrix has three main objectives: (i) evaluate candidates upon joining the Board of Directors; (ii) evaluate the balance of knowledge, capacity, diversity and experience of the Board of Directors, which the Company carries out on an annual basis and (iii) identify areas of competence in which areas for improvement are observed, either through the incorporation of new profiles or for the identification of future training needs.

The Appointment Committee shall evaluate or re-evaluate the suitability of the Board of Directors as a whole for approval by the Board of Directors, in the following cases: (i) when there are relevant changes in the composition of the Board of Directors; (ii) each time a new evaluation of the individual suitability of a member of the Board of Directors is carried out and (iii) on an annual basis, as part of the continuous evaluation of the suitability carried out by the Company.

Among the measures adopted to increase the expertise in the management body in fiscal year 2023 in the area of sustainable development, and based on the results of the competency matrix, among others, in the search for candidates to fill the vacancies that have arisen, the Appointment Committee has incorporated a profile with specialized knowledge and experience in the area of sustainability, specifically.

Assessment of the performance of the highest governance body (GRI 2 -18)

In accordance with the provisions of Recommendation 36 of the Code of Good Governance of Listed Companies, Article 35 of the Board Regulations and the Procedure for Assessing the Operation of the Board of Directors of Unicaia Banco S.A. and its Committees, and of certain positions, the Board of Directors will have the support of an external consultant at least every three years.

The last fiscal year in which the Bank had the collaboration of an independent external consultant to carry out the performance assessment was fiscal year 2022, which was carried out with the support of Deloitte.

For the assessment of the 2023 fiscal year, the Appointment Committee was assisted by the internal services. The same procedure followed in fiscal year 2022 has been followed with the support of an external consultant.

The perimeter to be evaluated included, specifically, the Board of Directors as a whole and, individually, the position of executive chairperson, the chief executive officer, the secretary/deputy secretary of the board, the coordinating director and the individual contribution of each director. Furthermore, it has covered each of its support committees and individually the positions of Chairperson and Secretary of each Committee.

This evaluation was carried out by means of an open-ended questionnaire in each of its sections so that, if desired, comments could be made beyond the answers to each of the questions posed.

The following areas were evaluated:

- Quality and efficiency of the Board of Directors
- Diversity in the composition and competencies of the Board of Directors
- Functioning and composition of its committees
- Individualized analysis of each of the committees
- Performance of the chairperson, the chief executive officer, the coordinating director and the secretary of the board, as well as the chairs and secretaries of the committees.

Once the questionnaire was completed by the board members, the results were evaluated. Finally, the Appointment Committee prepared a report and a proposed action plan, which was submitted to the Board of Directors.

Following the results of the report, the Appointment Committee has prepared an action plan for fiscal year 2024, approved by the Board of Directors, aimed at: i) improving aspects related to board information, ii) optimizing the development of the meetings of the governing bodies and iii) holding extraordinary meetings to deal with specific matters that, due to their relevance, require it.

Remuneration policy (GRI 2.19, GRI 2.20)

The purpose of the Directors' Remuneration Policy is to establish, in full compliance with the scheme set forth in the bylaws and other applicable regulations, the regulatory reference framework for the remuneration that may be received by the members of the Unicaja Board of Directors, ensuring that this framework is compatible with (a) the Company's business strategy, (b) the economic and financial situation at any given time and (c) the best market practices used by comparable companies.

In this way, the policy is aimed at creating long-term value, aligning it with the interests of its shareholders and other employees, as well as with the Unicaja Group's own values.

The remuneration 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.

Given that the Directors' Remuneration Policy, approved by the General Meeting of Unicaja in 2021, expired in 2023, it was necessary to submit a new proposal for the Remuneration Policy to the General Meeting for the years 2021, 2022 and 2023, prior to the end of the last year, which was subject to the previous policy.

As a result of the change in the Bank's governance model to a non-executive Chairpersonship, it was decided to submit the approval of the new Remuneration Policy to the Extraordinary General Meeting held on November 14, 2023, which ratified, among others, the appointment of the new Chief Executive Officer of the Bank. It was also proposed to the General Shareholders' Meeting that the new remuneration policy be applied as of the date of its approval. The new policy was approved by the General Shareholders' Meeting with a 98.68% favorable vote.

During the 2023 fiscal year, the Directors' Remuneration Policy was applied until November 14, 2023, with the new Directors' Remuneration Policy applied for the remaining period of the 2023 fiscal year.

Article 29 of the Company's bylaws establishes that the position of director will be remunerated and regulates the remuneration structure of Unicaja's directors, differentiating between the remuneration of directors for their functions as members of the Board of Directors ("directors in their capacity as such") and the remuneration for the performance of executive functions ("executive directors").

The main novelties introduced in the new remuneration policy will be discussed below under each of the corresponding headings.

Remuneration of directors in their capacity as such

Section 2 of Article 29.2 of the Company's bylaws establishes that the remuneration of the directors in their capacity as such will 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 total annual remuneration of all of the directors in their capacity as such must be approved by the General Shareholders' Meeting and will 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, is responsible for determining the distribution of such amount and establishing the remuneration of the different directors, taking into account for such purpose the functions and responsibilities attributed to each Director, the dedication of each of them, the membership of the different Board Support Committees, the attendance to their meetings and any other objective circumstances it may deem relevant.

With regard to the remuneration of the directors in their condition as such, the new remuneration policy has introduced certain modifications to the applicable scheme, seeking a greater approximation to the best market practices. In this regard, the following changes should be noted:

- The amount of fixed remuneration for the performance of the office of Director in their capacity as such has been increased, with a corresponding decrease in the amount of attendance fees, and
- Changes have been made to the remuneration for holding positions on the Board of Directors' Support Committees, whereby membership of such committees is now remunerated – previously, only the positions were remunerated – and different amounts have been established for membership of one or another committee, replacing the previous scheme in which the amounts were linear for all the support committees. Likewise, the amount of the per diems for attendance to the Committees has been reduced.

As a result of the adaptation of the remuneration system to the new governance model of the Company, with a non-executive chairpersonship and a single director with executive functions, the remuneration of the chairperson of the Board of Directors now consists of the remuneration derived from this position as a member of the Board of Directors, with an additional fixed remuneration for the functions and responsibilities inherent to the position of chairperson of an organic or representative nature, but in no case executive in nature.

As a consequence of the above, with the new Remuneration Policy approved on November 14, 2023 by the General Shareholders' Meeting, the annual limit of remuneration to the Board members in their condition as such is increased.

Thus, with the new Remuneration Policy, the chairperson of the board, due to their non-executive nature, does not receive variable remuneration –annual or multi-annual – or contributions to social welfare or savings systems, nor are they entitled to any compensation for termination or termination of their relationship.

Remuneration of executive directors

In addition to the remuneration that may correspond to them as members of the Board of Directors, the executive directors will be entitled to a remuneration corresponding to their executive functions, the components of which are as follows:

- Fixed remuneration, appropriate to the services and responsibilities assumed, and which constitutes a relevant part of the total remuneration package. The fixed compensation of executive directors mainly reflects the level of responsibility assumed and professional career. In determining the fixed remuneration, market information relating to comparable entities is taken into consideration.
- In addition, other social benefits or remuneration in kind that are typical in the sector and appropriate for the responsibility and position assumed are part of the fixed remuneration.
- Variable remuneration, correlated to the performance indicators of the director and the Company, and which may have an annual and/or multi-year horizon.
- Welfare component, including the appropriate welfare and insurance systems.

A welfare component of the remuneration system applicable to executive directors implies that they may have a social welfare system, complementary to the ordinary system applicable to Unicaia's employees, or, depending on the organic or commercial nature of the relationship, a long-term insurance or savings system with a similar effect to that of the complementary social welfare systems.

Whichever instrument is chosen, the commitment recognized for executive directors – if this option is indeed chosen – will be a defined contribution and will cover the contingencies of retirement, disability and death.

- Indemnities 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 Company may recognize indemnities in favor of its executive Directors for the termination of their contractual relationship, including compensation for post-contractual non-competition.

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 framework established in the remuneration policy in force from time to time.

A new feature, as regards the remuneration applicable to executive directors, with the new remuneration policy, is that certain adjustments have been made to the remuneration scheme applicable to the chief executive officer who, following the review of the governance model. This now assumes all executive functions, without prejudice to the continuity of the scheme applicable to the chief executive officer, as set forth in the policy. In this regard, the following changes should be noted:

- The amount set as a reference for variable compensation is increased, bringing it closer to market practice in terms of fixed vs. variable compensation mix. Specifically, the variable remuneration may reach up to one hundred percent of the fixed remuneration, in accordance with the provisions of Article 34.1.g of Law 10/2014.
- The objectives to which the long-term variable remuneration is linked are modified, so that they are no longer only connected to the fulfillment, during the defined cycle, of the objectives of the annual variable remuneration, but also establish the possibility of setting specific objectives for this component of the remuneration.

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- Variable remuneration is linked to the achievement of sustainability objectives, providing for the inclusion of specific metrics aimed at effectively contributing to the achievement of the challenges and commitments assumed by the Unicaia Group in the ESG area.

In addition, total variable remuneration will be reduced or recovered when Unicaia obtains negative or lackluster financial results, taking into account both current remuneration and reductions in payments of previously accrued amounts, if any, through malus clauses (remuneration reduction) or clawback clauses (recovery of previously paid remuneration).

With respect to compensation, the new remuneration policy provides that in the event that the chief executive officer maintains a previous employment relationship with the Company, the suspension thereof will be agreed and no compensation will be recognized for the termination of the executive services contract entered into with the Company, without prejudice to the rights that may correspond to them in the event that the termination of the employment relationship is also agreed.

In addition, the new remuneration policy provides for the possibility that the Board of Directors may establish "Other remuneration components" in full compliance with the applicable regulations, and, when this may be necessary for the recruitment of new professionals, the Board of Directors, with the proposal of the remuneration committee, may agree to the use of the concepts of "retention bonuses", "payments for abandonment of previous contracts" and "guaranteed variable remuneration".

The remuneration committee ensures compliance with the Bank's remuneration policy in force at any given time.

The Board of Directors annually prepares and approves an annual report director remuneration. 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. This report is also available on Unicaia's corporate website in the section "Corporate Governance and Remuneration Policy/ Information on remuneration".

Unicaia 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 Unicaia's risk profile at group, parent company and subsidiary levels (the "Identified Group").

Processes for determining remuneration (GRI 2.19, GRI 20)

The procedure for approving the remuneration policy includes the necessary measures to avoid or manage conflicts of interest. For this purpose, the proposal submitted to the Board of Directors was prepared by the remuneration committee, composed entirely of non-executive board members, the majority of its members being independent board members, and was adopted without modifications by the board of directors. Consequently, there is no conflict of interest situation of the executive board members with respect to the preparation of the policy proposal regarding their remuneration.

Moreover, it is the remuneration committee which, with the collaboration of internal services and, where appropriate, with the support of external advisors, prepares the decisions on the objectives, criteria and metrics to be met for the accrual of variable remuneration, and is responsible for verifying whether the circumstances for applying the reduction and recovery clauses are met. Within the Board of Directors, the director concerned, in accordance with the provisions of the Regulations of the Board of Directors on the duties of directors to avoid conflicts of interest, is obliged to abstain from attending and participating in deliberations and voting on resolutions or decisions that are related to their remuneration. In addition, it should be noted that it is the applicable legislation itself, by assigning the powers of proposal and approval of the directors' remuneration policy to the Board of Directors and the General Shareholders' Meeting respectively, that avoids possible conflicts of interest of the directors as a whole in the phase of approval of the policy.

The process of approving Unicaia's directors' remuneration policy for the 2021-2023 period began with a proposal submitted to the Board of Directors by the remuneration committee. For the preparation of this policy, 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.

Lastly, 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.

As mentioned above, as the directors' remuneration policy, approved by the General Shareholders' Meeting of Unicaia in 2021 for the years 2021, 2022 and 2023 expires in 2023, a new remuneration policy must be submitted to the General Shareholders' Meeting before the expiration of its term. The General Shareholders' Meeting may determine that the new policy will be applicable from the date of approval and during the following three years.

The process of approving the new remuneration policy for Unicaia's directors also began with a proposal from the remuneration committee, which was submitted to the Board of Directors. The committee was advised by the Company's internal services, as well as externally by Sagardoy Abogados. In addition, it used publicly available market information relating to the remuneration of the Boards of Directors of other Spanish financial institutions and companies belonging to the Ibex 35 Index, as well as the Annual Director Remuneration Report prepared by Spencer Stuart, the latest version of which was published in October 2022.

On October 6, 2023, with the favorable report of the remuneration committee, the Board of Directors agreed to submit this policy for approval by the Extraordinary General Shareholders' Meeting, which was held on November 14, with 98.68% of the votes cast in favor. Likewise, the approved policy contemplated its application from the moment of its approval and during the following three fiscal years, i.e. 2024, 2025 and 2026, thus adapting the remuneration scheme to the Company's new governance model from the moment of its approval.

Diversity (GRI 2.23, GRI 405-1)

Article 16.5 of Unicaia 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 should also ensure that they do not suffer from implicit biases that could imply any discrimination and, in particular, that they facilitate the selection of female directors in a number that allows for a balanced presence of men and women.

The diversity policy, approved by the Board of Directors 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.

The Board Regulations give the appointment committee, among others, the function of evaluating the skills, diversity, balance of knowledge and experience required on the Board of Directors. For these purposes, it will determine the functions and aptitudes required of the candidates to fill each vacancy and evaluate the dedication necessary for the proper performance of their duties.

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, Unicaia 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.

In the renewal processes of the Board of Directors, which occurred on the occasion of the departure of several directors during the 2023 fiscal year, the appointment committee took into consideration the necessary diversity in the composition of the board, especially in terms of gender, achieving the 40% of the least represented gender on the Board of Directors, which it had already achieved by the end of 2022.

The appointment 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.

Following the Extraordinary General Meeting of 2023, at which several directors were ratified and appointed, the composition of the Board in terms of gender diversity is eight men, representing 57.14%, and six women, representing 42.85%. Unicaia makes clear its commitment to maintaining the representation of the underrepresented gender.

As of December 31, 2023, diversity by age group is as follows:

<u>Unicaia</u>	Under 30	%	Between 30 and 50	%	Over 50	%
Women	0	0	1	7.14	5	35.71
Men	0	0	1	7.14	7	50

MANAGEMENT TEAM

EXECUTIVE DIRECTORS, GENERAL MANAGERS AND SIMILAR ¹

EXECUTIVE DIRECTOR

1. CEO	Isidro Rubiales Gil
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OTHER MEMBERS OF THE STEERING COMMITTEE

2. G. M. of Corporate Business²	Jesús Ruano Mochales
3. G.M. Finance (CFO)	Pablo González Martín
4. G.M. of Transformation	Severino J. Méndez Suárez
5. G.M. of the General Secretariat of Governing Bodies	Vicente Orti Gisbert
6. G.M. Of Credit Risk and ESG	Francisco J. Pérez Gavilán
7. G.M. People and Media	José María de la Vega Carnicero
8. G.M. Planning and Data	Agustín Lomba Sorrondegui
9. G.M. Of Risk Control and Relationship with Supervisors (CRO)	Cédric Blanchetière
10. Internal Audit	Jesús Navarro Martín
11. G.M. Non Core and Real Estate	Rosario Aracena Jimenez
12. G.M. of Retail Business	Vacancy
13. Manager of the CEO's Office and Strategy Department³	Manuel Guerrero Werner

¹ Group subject to suitability assessment.

²G.M.: General Manager.

³: Manager.

Financial activity 2023



ECONOMIC, FINANCIAL AND REGULATORY CONTEXT

The current context is marked by the continuity of restrictive monetary policy measures by the main central banks and high uncertainty in the face of the various sources of geopolitical instability, among which the conflicts in the Middle East and the conflict between Russia and Ukraine stand out. Geopolitical instability triggers greater economic uncertainty, which may end up negatively affecting consumption and investment decisions and could also lead to instability in the financial markets and have a significant impact on the oil and gas energy markets.

In the Eurozone, the European Central Bank (ECB) estimates that GDP will increase at a rate of 0.8% in 2024 and that it will not be until 2025 that the growth rate of production will reach levels of 1.5% – in line with potential growth – supported, among other factors, by an increase in household disposable income in real terms, with a positive impact on private consumption, as well as by the recovery of activity in export markets.

Inflation has gradually declined, although in most economies it has remained above the target level set by the monetary authorities. This process is expected to continue in the coming months, provided that there are no episodes of tension in the international energy markets and that monetary policy measures unfold their full effects on the real economy.

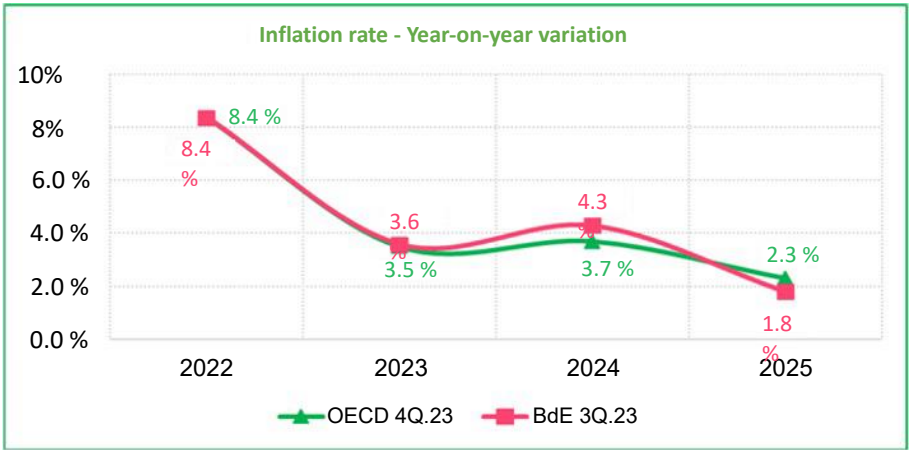
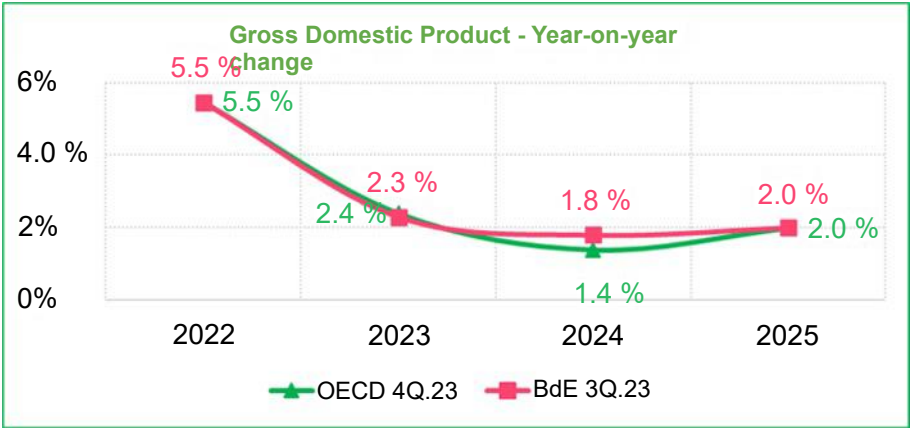
Based on macroeconomic developments and the outlook for the future, the ECB considers that policy rates, following an unprecedented monetary tightening, are at sufficiently restrictive levels for inflation to converge to its medium-term target levels.

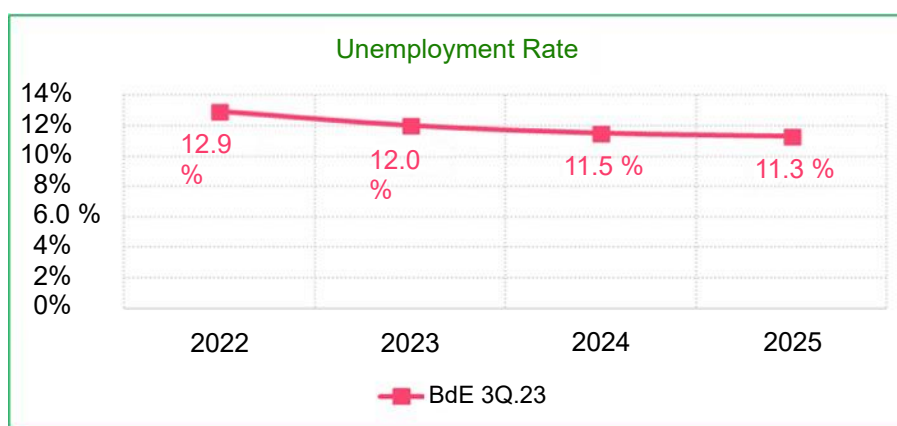
Despite the context of high interest rates and slower economic growth, which could lead to a higher risk of credit restructuring and payment difficulties for some customers, the volume of non-performing loans has remained the same unlike in the previous crisis.

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. However, the level of uncertainty surrounding this central scenario is very high and subject to significant risks of different signs.

Under the central forecast scenarios, banks would maintain a favorable financial performance and, in particular, continue to be able to generate capital organically. The stress tests conducted by the European Banking Authority and the ECB show a high resilience of the Spanish and European banking sectors even in the face of very severe scenarios.

National macroeconomic forecasts

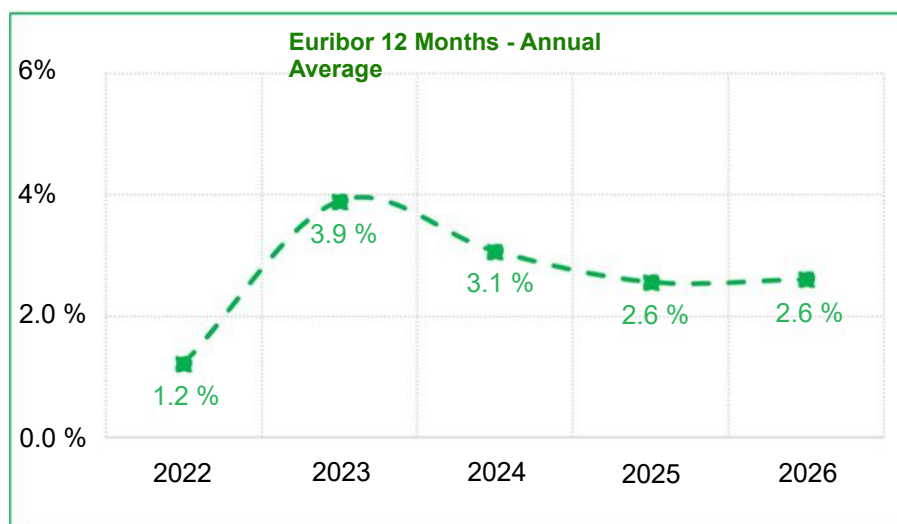




Sources:

Bank of Spain = Macroeconomic forecasts prepared by Bank of Spain published on September 19, 2023.

OECD = Macroeconomic forecasts - preliminary version - prepared by the OECD published on November 29, 2023.



Source: Bank of Spain (December 2023).

The environment also 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 Unicaia Banco and Liberbank took place in 2021. The merger made the following possible:

- The creation of a bank with a larger scale that allows it to bet on new business models, digitalization and talent attraction.
- Leadership in a relevant part of the region, and a remarkable commercial attractiveness.
- 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, Unicaia 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).
- b) Developing an advisory offer 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.

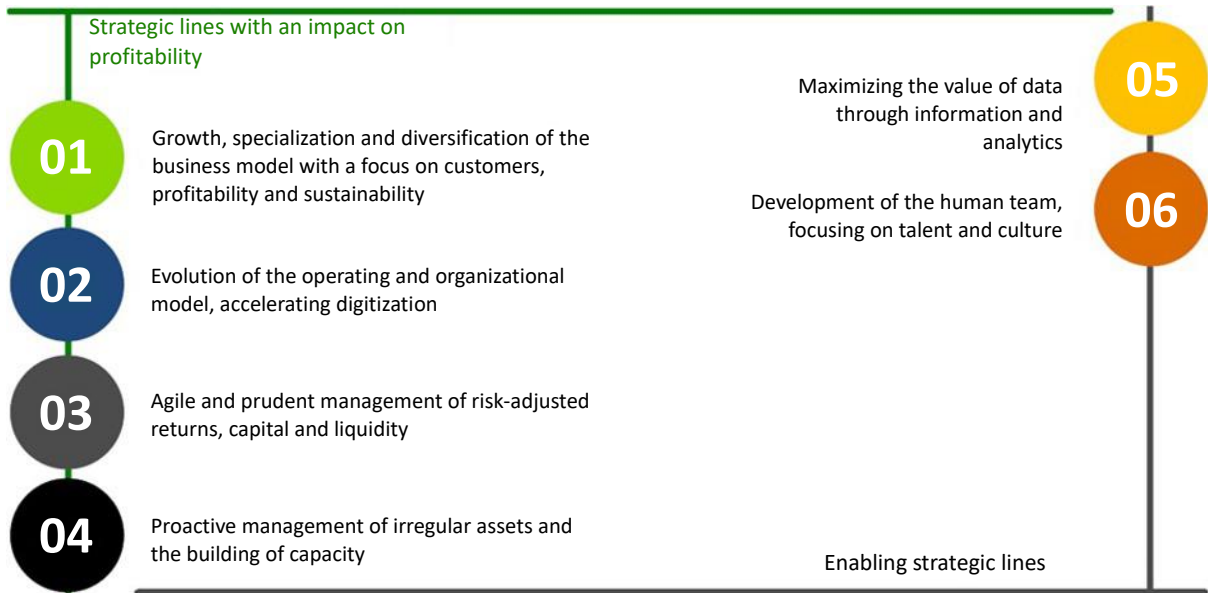
- c) Developing and executing the Sustainable Finance Action Plan, aligned with supervisory expectations on climate and environmental risk management.

Unicaja Group: a vision projected on four levels

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

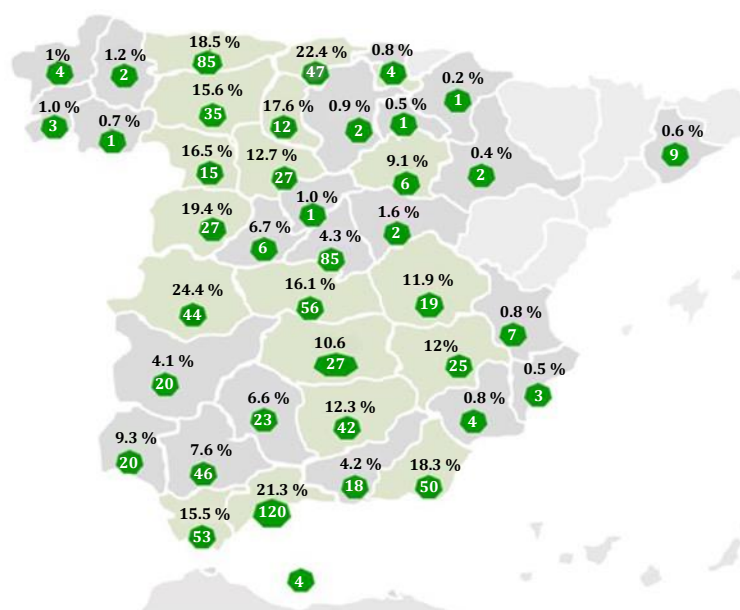
The Unicaja Group's current business model thus maintains a predominantly retail banking orientation as its main characteristic, aimed at individuals and SMEs, in which proximity to customers and the establishment of long-lasting relationships with them are key elements to optimizing the risk profile.

Unicaia: Six 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. Unicaia 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, 2023



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.

The Sustainability Policy was reviewed by the Board of Directors at its meeting of July 28, 2023. The purpose of this policy is to define the roles, responsibilities, general principles and specific management aspects on the basis of which sustainability issues, i.e. environmental, social and governance (ESG) factors, will be integrated into the Group's management policies or frameworks in all corporate areas, both business and risk, as well as in relation to its internal organization and other areas outside the organization.

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, signed at the COP25 in Madrid.

The policy contains a series of specific management aspects or principles, among which the following stand out:

- Consideration of the impacts of these risks in the formulation of the Group's business strategy, having policies for the approval and development of new products that take into account climate and environmental risks, as well as procedures and methodologies for the classification of sustainable activities and products.
- Incorporation of objectives related to climate and environmental risks in the Bank's global objectives.
- Promotion of alliances with both the private and public sectors to achieve the Bank's sustainable business objectives.
- Definition and assignment of functions in the Bank's organizational structure for the management and control of all aspects related to climate and environmental factors, with the human, technical and material resources necessary to meet the strategic objectives in terms of sustainability, including adequate staff training.
- Integration of environmental risks, including those derived from climate change, into the analysis and decision-making processes in credit and investment risk management, as well as in the financing of investment projects and asset management.

For more information, please consult the Sustainability Policy on the Bank's corporate website.

Unicaia 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 2023, the implementation of the measures included in the Plan was completed. A new sustainability strategy is expected to be approved in 2024, providing continuity to the Action Plan and reinforcing same at certain levels.

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 2023:

Scope of action	Description	Supervisory expectation*	Milestones by initiative
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	3
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	2
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	3
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 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.

The 2022-2024 Strategic Plan focuses on the 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 2023 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 Strategic Plan pillar. The “ESG Products” section details the main products included in this new offering, which are gradually becoming more comprehensive in order to respond adequately to the expectations and preferences of our customers; this section also describes the internal classification system developed in 2022, which takes into account the European Union’s Environmental Taxonomy.

Sustainability management structure

As regards the Group’s internal governance for the management of sustainability-related issues, in general, the Bank created in 2021 a dual cross-cutting structure for the promotion of sustainability-related issues, with the ESG Business Department and the Sustainability and CSR Department. The Sustainability and CSR Committee, created in 2020, brought together, in addition to these, other Departments of the Bank with responsibilities in the management of ESG factors.

In the fourth quarter of 2023, an organizational change took place which, in relation to sustainability, has served to make a series of reinforcement adjustments in ESG management, affecting both Unicaia’s committees and the various departments, based on two premises:

- firstly, the need to have a coordination and promotion area (the CEO’s Office and Strategy Department/ESG Strategy Department) and
- secondly, the proposal to explicitly assign ESG functions to a significant part of the Bank’s departments, with the purpose of gradually integrating same into the ordinary activity of each department, paying special attention, in view of the Bank’s business model, to the credit risk admission and monitoring processes (Credit Risk and ESG Department/ESG Department).

In the new phase, the Bank has opted for direct management of sustainability-related aspects by the Steering Committee, which thus assumes the functions previously assigned to the Sustainability and CSR Committee. The Steering Committee is responsible for the general coordination of the Bank and the sharing and definition of the main lines of action, in accordance with the policies emanating from the governing bodies. In the ESG area, specifically, the Steering Committee:

- Proposes the corporate strategies and policies related to sustainability to the governing bodies, as well as the information to be disclosed to the market in this area.
- Oversees and supervises the degree of compliance with basic principles contemplated in corporate sustainability policies.

As mentioned above, there are two main Bank centers dedicated to sustainability management. These are the ESG Strategy Department and the ESG Department, which are part of the CEO’s Office and Strategy Department and the Credit Risk and ESG Department respectively.

The ESG Strategy Department is responsible for promoting and coordinating the implementation of an ethical, environmental and socially responsible management model integrated into the Bank's strategy and processes, in accordance with applicable regulations, the guidelines of regulators and supervisors and market trends.

ESG Management:

- Designs 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.
- Ensures the integration of ESG risks in business management by identifying, measuring, managing and monitoring them.
- Defines, proposes and implements the policies, strategies and metrics in the area of credit risk, as well as the delegated attributions and powers.

ESG products

Directly and with the participation of other Group companies in both design and marketing, Unicaia has been developing numerous initiatives for the development and implementation of sustainable financial products in recent years. In implementing its business strategy, it has launched financial products that meet at least some of the environmental objectives of Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on establishing a framework to facilitate sustainable investments, which establishes the following as environmental objectives: climate change mitigation and adaptation, the sustainable use and protection of water and marine resources, the transition to a circular economy, pollution prevention and control, and the protection and recovery of biodiversity and ecosystems (which have been subject to regulatory development in 2023 for their 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 Unicaia 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 is used exclusively for the purpose of identifying and classifying the Bank's sustainable business, and complements and respects 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 2022.

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

Unicaia'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 uses 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 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 Oxygen Mortgages. This is a mortgage product marketed through the commercial network. The product offers financing for homes with high energy efficiency (type A and B 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 and vehicles powered by natural gas or liquefied petroleum gas.

Regional mortgage agreement for young people. Social loans to support young people's access to housing, through the signing of agreements with the Autonomous Communities of Madrid, Castilla y León and Junta de Andalucía. The respective Autonomous Community guarantees the amount of financing that exceeds 80% of the reference value (the lower of either the appraised value and the purchase price).

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.

Home efficiency loan. Fixed-rate personal guarantee loan with a maximum term of 8 years, for financing home improvements aimed at improving energy efficiency. It includes the installation of photovoltaic panels for self-consumption, purchase of household appliances, insulation of facades, etc.

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 will 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 agricultural 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.

Forestry aid loan. This is a loan to finance projects to expand and improve the quality of forest resources, such as the incorporation of tree species in areas with low vegetation. The maximum term is 24 months, canceled in advance upon receipt of payment of the subsidy granted.

Loan for the installation of drip irrigation systems. This is a loan to finance projects for the improvement of plantation irrigation. More efficient irrigation applied to plant roots reduces water consumption and improves efficiency. The loan finances up to 70% of the value of the investment to be made and is for up to six years.

“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 investment 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 investment 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 CIIs, it invests more than 70% of its assets in CIIs 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 global bond 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 investment 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 prudent management investment fund. 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 energy services of electricity, gas and maintenance services, with the latter's commitment to supply clean energy.

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. This 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 six lines that provide financing through loans guaranteed by the SGR guarantee and whose guarantee costs are subsidized by the Principality of Asturias Institute for Economic Development (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: 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 will offer economic guarantee operations for advancing aid granted by this organization and loans for complementary investments in subsidized projects. In turn, 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's commercial network.

Specific agreements for sustainable mobility:

Agreement with Ebroh Bikes. Here the aim is to market a folding urban electric bicycle, a mountain bike and four electric motorcycle models (with ranges from 60-80 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 been signed with EDP, with the latter assuming all supply logistics and costs.

Specific agreements for the improvement of energy efficiency:

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)

The highest management and supervisory body of the Bank, the Board of Directors sets Unicaja Group strategy, determining the business model, the capital strategy and objectives, the risk propensity, the risk policies and the Group's organizational and functional structure.

In the broad sense of the term, the main thrust of the Unicaja 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 Group's typical banking business has enabled it to focus its attention on personalized customer management.

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

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

The Unicaja 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 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 2023, the Group had 962 offices, 961 in Spain, distributed in 39 provinces and in the Autonomous Cities of Ceuta and Melilla, and a representative office in Mexico.

At year-end, Unicaja had 521 financial agencies managed by 401 agents. In recent years, the Unicaja 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 network, as of the close of 2023, the Unicaja Group had 2,374 ATMs, 31,468 dataphones and point-of-sale terminals and 3.03 million credit/debit cards in operation.

By the close of 2023, the number of Internet banking users had reached 3.6 million users, with more than 2.993 billion 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.

In 2023, Unicaja has incorporated the figure of the digitalization manager in the branches with the highest volume of customers, with a staff of 150 professionals to provide close and personalized support for customers to learn, simplify and streamline their financial transactions through the advantages offered by the use of other channels, such as the website, application, ATM or telephone. This service will allow Unicaja to promote the use of digital channels as a complement to its branch network.

On the other hand, in addition to the aforementioned channels, the Bank provides service through the traditional telephone service and digital channels (app, website). Unicaja continues to move towards a multi-channel model, taking advantage of all the benefits of new technologies and complemented by the service of its network of branches and ATMs to continue offering customers close, simple and quality service.

Unicaia Group

Non-Financial Information Statement 2023

December 31, 2023



Commercial network. Unicaia Group	12/31/2023	12/31/2022
Distribution network	Group	Group
Offices	962	972
Automatic teller machines	2,374	2,469
Partner agents	3,157	3,192
Financial agents	401	419
Financial agencies	521	541
Bank cards issued	3,026,428	3,106,712
Dataphones and PoS terminals	31,468	31,733
Electronic banking		
Users	3,564,647	3,106,712
Univía operations	2,993,001,133	2,697,680,441
Junto a Ti ("Next to You") remote management		
Customers	401,909	193,212
Managers	219	59

Business lines

The Bank's Strategic Plan for the 2022-2024 period, focused on the customer and on its omnichannel service, establishes as its main lines of activity the financing of families for the acquisition of housing and consumption; the management of long-term savings; means of payment; insurance activity; and SME and self-employed business, with specialized attention to the agricultural business, given the importance of this sector in the territories where the Group has the greatest presence, as well as international business, for its capacity to stimulate the economy, generate employment and build a more resilient business fabric.

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, which are used as promoters and channels to achieve the set objectives, notably including Real Madrid and Play Station. This facilitates end-to-end, value-generating processes, with competitive advantages identifiable by the target public, which allow products to be contracted through remote channels. Remote assistance is another of the most valuable ongoing actions with the greatest capacity for improvement over the coming years.

In the business area, we have launched the NEXT simulator, a platform that allows our clients to find and process the grants and subsidies that the Next Generation European Funds make available to them. Special mention, due to its objective and capillarity, goes to the Kit Digital. This is a program aimed at the digitalization of SMEs and self-employed, which involves the Bank developing a complete commercial strategy, establishing a partnership with QdQ Media, a leading company in its sector for the processing and implementation of digital solutions.

Finally, it should be mentioned that the new challenge of sustainability is assumed by Unicaja as an opportunity for development and improvement in all lines of business, having expanded the range of sustainable products with the green mortgage, eco-sustainable agro financing, the eco-green motor loan, the energy rehabilitation loan for neighborhood communities, a mobility master plan, investment funds and sustainable pension plans.

Means of payment

The range of bank cards available through Unicaja 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, credit and pre-paid) use both contactless and EMV chip-and-pin technology. Commercial payments via mobile devices have been available since 2018.

In 2023, Mastercard credit, debit and prepaid cards will be issued in 100% recycled PVC material, which is one of the best alternatives currently on the market to reduce the carbon footprint. Our new cards have the Mastercard certification seal, which guarantees that they are sustainable and made from recyclable plastics. This certification offered by Mastercard is the result of its membership in the “Green Payment Partnership”, created in 2018 by the European Commission to reduce first-use plastic in card manufacturing.

In 2023, the growth of cards as a means of payment in retail outlets 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 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. In 2023, the Bizum payment collection service was implemented in Unicaja’s e-commerce stores.

The point-of-sale terminal (PoS) is a basic strategic element. Unicaja 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 has continued to work on ways of identifying 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 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 2023 considerable progress continues to be 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.

Likewise, progress is being made to offer solutions that favor the customer's day-to-day life, establishing collaborations with companies such as Ikea or Naturgy, or providing advantages or discounts linked to the use of the Bank's cards.

Financing to individuals

The acquisition of housing is one of the priorities of our customers and for this reason we have expanded our product offering, adapting our portfolio to the new demands of the market, incorporating the Mixed and Oxygen mortgages. The latter is an expansion of our sustainable product range. Along these lines, agreements have been signed with the Autonomous Communities of Andalusia, Castilla y León and Madrid to provide financing for young people.

For consumer finance to individuals, in addition to the consumer finance offer designed to respond to the challenge of sustainability, in 2023 it is worth highlighting advances in the pre-concession of loans by Digital Banking, which allow a greater number of customers to obtain financing at any time through a very simple, transparent process.

In addition, financing for household economies has an offer designed to respond to environmental concerns, for example, with products aimed at promoting the acquisition of 0 and "eco" label cars, such as the ecomobility loan, and those aimed at home renovation and improvement applying ecological criteria, the efficient home loan (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 important to highlight the additional effort made and the support given to companies during the COVID-19 pandemic period, making available to them specific lines of financing with ICO guarantee or CESCE coverage, lines that are currently being renewed under the aforementioned agreements. 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, 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, based on a long-term relationship built 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 the relationship with larger corporations and institutions in the Bank that require specialized solutions and differential value in management, contributing to the creation of value and enabling the progress of people and companies in an inclusive and sustainable manner.

It integrates three business areas, four territorial divisions, institutional business and real estate/developer business, as well as related product areas that provide services to clients, including syndicated operations and project finance (within the specialized financing area) and client treasury.

Its scope of action includes companies mainly at the national level, extending its management to national public institutions, as well as regional and local ones. It manages more than 600 business groups and has a differentiating offer of structured finance products and advice on asset financing.

Corporate Banking has 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 future focus is to continue transforming the business, in accordance 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 in commercial terms.

At present, efforts are being redoubled in this line of business, increasing installed capacity with the consolidation of corporate centers and improving the productivity of 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 loans from abroad.
- Facilitating management 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 2023 was marked by the merger of life insurance companies, with the integration of Liberbank Vida and CCM Vida into Unicorp Vida. This milestone has made it possible to standardize Unicaja's commercial offer and make the same Life and Pension Plan products available to all our customers. The entire Risk, Savings and Pension Plans business of both companies has also been transferred to Unicorp Vida's systems, which has allowed the closing of the service provision contracts with the initial suppliers within the established deadline.

Unimediación has operational and commercial support. The commercial structure is staffed by insurance sales technicians, who provide specialized, tailor-made service to the various business segments (agricultural, financial agents, private banking, large companies, SMEs and the self-employed and individuals).

Unicaja currently has a wide range of Life and Non-Life Insurance and Pension Plans that allow us to adapt to the protection, savings and social welfare needs of our customers.

As a continuation of the policies applied in previous years, a team of specialists has been created whose main function is to help our clients so that they can continue to keep their risks covered, both personal and patrimonial, by facilitating the payment in installments of their insurance policies at no additional cost, discounts on the renewal premium and adaptations to the policy in accordance with their current situation.

In order to ensure that Plan Uni Seguro, the backbone of the Bank's insurance marketing, adapts as much as possible to the needs of our customers, a series of changes has been introduced in the product, in addition to adding new advantages that allow us to give a differential treatment to our customers: discounts in the registration of new insurance policies and free services.

A version of the product has also been launched for the self-employed, SMEs and large companies. Both products help our customers, either in their domestic economy or in their professional or business environment, by financing their insurance premiums at no cost.

SMEs and the self-employed

Proximity and Specialization are the hallmarks in the day-to-day management of SMEs and the self-employed. In order to continue maintaining this commitment, Unicaja has promoted the implementation in all flagship stores of the Commercial Network of the figure of the Business and Entrepreneur manager, showing a clear vocation and commitment to this strategic segment of customers who especially value the personalized treatment of an expert manager who understands their activity.

During 2023, different actions have been designed focused on offering a differential service and adapting the commercial offer to cover, in a more specific way, the needs of each client, such as the insurance policy offer for SMEs and retailers with unique coverage depending on each sector.

Our support for access to credit and financing for both start-up and improvement projects contributes to the development of the business fabric, facilitates economic growth and supports employment in each territory.

Finally, it is worth mentioning the implementation of the Transaction Banking Strategy Project, focused on the comprehensive review of the value offer of the confirming and factoring tools with the aim of improving the customer experience and laying the foundations for a Business Plan with a multi-channel vision.

Agricultural business

The productive particularities of the agri-food sector business are deployed with an offer of specific products and services adapted to the needs of customers (farmers, livestock farmers and the agri-food industry as a whole).

Unicaia is highly committed to the promotion and development of environmentally friendly activities and is aware of the importance of the agricultural sector in its achievement and the consequent contribution to the attainment of certain United Nations Sustainable Development Goals.

During 2023, support has been maintained for financing investments in farms to improve energy efficiency and the modernization of irrigation systems that help reduce the environmental impact, the effects of climate change and the depopulation of rural areas, among other goals.

Likewise, efforts have been maintained in the dissemination and transfer of knowledge among the national agricultural community on the new European regulations governing the multi-year financial framework of the 2021-2027 Common Agricultural Policy, which began on January 1, 2023, with dissemination seminars. In addition, several agreements have been signed to favor financing among those affected by unexpected situations such as drought and other adverse weather phenomena, or the worsening of conditions in the primary sector as a result of the war in Ukraine.

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

Risk management



RISK MANAGEMENT

Risk management

The risk management and control system implemented by the Unicaja 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 executive 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 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 Group's risk management and control policies, methods and procedures are approved and periodically reviewed by its Board of Directors.

Based on the current regulatory framework, Unicaja's organizational structure includes the Risk Control and Supervisory Relations Department (CRO), which is functionally separate from the areas that generate exposures. One of the functions of this Department is to assume control of all the risks incurred by the Bank.

The organization of the Unicaja Group's executive management has a well-defined internal structure that supports this unit and enables it to implement all 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 Unicaia 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 the management and control of the Bank, providing the Board of Directors and Senior Management with the integral framework that determines the risks that the Bank is willing to assume.

Therefore, the main aim of Unicaia'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 Unicaia 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 on the basis of 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 characterize the objective behavior of the Unicaia Group, are cross-functional to the organization, and make it possible to convey the risk-prone culture to all levels in the organization in a systematized and understandable way. In turn, they summarize the Group's objectives and limits, can be communicated, where appropriate, to its stakeholders and are homogeneous since 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 that allows target thresholds, early warnings and limits to be set.

The Risk Control and Supervisory Relations Department (CRO) 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 Unicaia corporate website.

The Board of Directors

The risk management and control policies, methods and procedures are approved by the Bank's Board of Directors. Thus, with respect to this area, the main functions conferred on this body are as follows:

- 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 an exceedance of a limit.

The Risk Committee

The following are among its main functions:

-
- Advising the Board of Directors on the Bank's 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 Regulatory Audit and Compliance Committee

This Committee assumes functions related to information and internal control systems, supervising, among others, the effectiveness of the internal control system for financial (SCIIF) and non-financial information (SCIINF).

Among these functions, in relation to financial and non-financial risks, the supervision of the risk control and management system as a whole, in coordination, as necessary, with the Risk Committee and the Sustainability Committee, stands out.

The Technology and Innovation Commission

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

Sustainability Committee

Among the functions attributed to this Committee 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 both financial and non-financial risks, among which the following should be mentioned:

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 operation.

Unicaja 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.

The Unicaja Group also 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 received authorization from the European Central Bank to use internal models relating to the retail portfolio (not SMEs) to calculate its solvency ratios. At the end of 2023, approval was received to extend this authorization to the perimeter of exposures originated in Liberbank, S.A. prior to the integration.

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

Unicaja adapted its policies, processes and tools in order to better identify and measure credit risk in the context derived from the coronavirus pandemic (COVID-19).

Market risk

Market risk is defined as the possibility of a negative impact on the Bank's results due to the maintenance of portfolio positions as a result of adverse movements in the financial variables or risk factors that determine the value of such positions.

Even though market risk is assigned to trading positions for solvency purposes, the Unicaja 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 Bank has tools to measure, calculate and control market risks and the limits authorized by the Board of Directors, in particular “Value at Risk” (VaR) and operating limits for credit/counterparty risk that affect the Unicaja Group’s operations in capital markets and serve as a means of diversification in order to avoid excessively concentrated exposures to market risk.

The Unicaja Group carries out the measurement and control function by establishing a scheme of delegations 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 Group. Thus, the executive 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 differently since it is not a monodimensional concept. Typically liquidity risk has three different meanings, which we will define hereinbelow as:

- The cost of undoing a position in a real or financial asset (this refers to the difficulties that may arise to undo 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 goals that contemplate not only normal market conditions but also contingency plans for stress or crisis situations, both its own and of the market.

The Unicaja 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 Group also practices a diversification policy in order to avoid excessively concentrated exposures to the structural liquidity risk. 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.

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 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 company procedures, people or systems or to external events, including the legal risk.

Unicaja 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 institutions is driving the transition towards an operational risk management model in Unicaja that contemplates an expanded taxonomy that addresses new emerging or potential risks, thus incorporating 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 and data and approach management.

Reputational risk

Reputational risk is defined as the probability of incurring losses in value as a consequence of a deterioration in the perception that its *mainstakeholders* have of its corporate reputation.

The Unicaia 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, among other concrete manifestations:

- The Bank's strategic objectives.
- The Code of Ethics, Corporate Social Responsibility Policy, Sustainability Policy, Environmental, Energy and Climate Change Policy and the Criminal Risk Prevention Program approved by the Board of Directors.
- The actions of the three lines of defense.
- Compliance with the general regulatory framework and, in particular, with Financial Instruments Directive (MiFID) markets and financial service user protection regulations.
- 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, any of 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 significant short-, medium- and long-term impact on the Bank's financial and non-financial risks, as any of these factors may have a material adverse impact on the Group's financial position, business and operating results.

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. These risks are generally considered to comprise two main risk factors affecting economic activities, which in turn have an impact on the financial system. These are:

- Physical risk, which refers to the financial impact of a changing climate, including more frequent extreme weather events and gradual changes in climate, as well as environmental degradation, such as air, water and land pollution, loss of biodiversity and deforestation.
- Physical risk is in turn classified as:
 - “Severe”, where it arises from extreme events, such as droughts, floods and storms.
 - “Chronic”, where it derives from progressive changes, such as rising temperatures, sea level rise, land use change, habitat destruction and resource scarcity.

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

- The transition risk refers to the Bank's financial losses that might arise directly or indirectly from the process of adapting to a lower carbon and more environmentally sustainable economy.¹ This may be triggered, for example, by a relatively abrupt adoption of environmental policies, technological advances or changes in the market climate and consumer preferences.

Physical and transition risks can also trigger further damages arising directly or indirectly from legal claims (liability risk) and a loss of reputation if the public, counterparties or investors associate the Bank or its customers—particularly corporate or institutional clients—with adverse environmental effects (reputational risk).

Accordingly, 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.

In order to properly manage ESG risks (which encompasses climate-related and environmental risks), the Bank has launched a series of initiatives, including an Action Plan on Sustainable Financing - approved in June 2020 and revised in April and November 2021 - which culminated in 2023, whose purpose is to measure in depth the impact of such risks on its financial structure and to enable it to act efficiently in this area in the medium and long term.

In 2023, the Bank has continued to incorporate climate and environmental factors into risk decision-making, with a special focus on the risk admission process in the corporate segment.

¹ The European Union aims to achieve a neutral balance of greenhouse gas emissions by 2050 (see, e.g. the “European Green Pact”, published by the European Commission in December 2019). This purpose has materialized in a binding normative text, the “European Climate Law:” Regulation (EU) 2021/1119 of the European Parliament and of the Council of June 30, 2021 establishing the framework for achieving climate neutrality and amending Regulations (EC) 401/2009 and (EU) 2018/1999. As far as Spain is concerned, Law 7/2021, of May 20, on climate change and energy transition, which affects, among other aspects, transparency and disclosure of information by financial institutions, in general, and by banks, in particular, is worth highlighting.

Climate risk management (GRI 201-2)

Business model

Unicaja 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 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 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 incorporated sustainability as one of the main axes of its 2022-2024 Strategic Plan, developing a Sustainable Finance Plan, the execution of which was completed in 2023, 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 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. Periodic information systems have also 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.

An in-depth review (in 2022 and 2023) 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. Unicaja has developed a methodology for measuring the carbon footprint of its investment portfolios, which makes it possible to identify those sectors with the highest emissions, which has resulted in the establishment of policies to reduce exposure and emission reduction targets in certain sectors, which are referred to later in this section.

Likewise, Unicaja 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 a 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. The European Central Bank (ECB) has therefore 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's Strategic Plan for the years 2022-2024 establishes sustainability as one of the basic pillars for business development and risk management. Thus, Unicaja established a Sustainable Finance Action Plan that includes different initiatives for short and medium-term improvement 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'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 in 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 and the beginning of the path towards its decarbonization.

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 are 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, pursuant to the aims of the Paris Agreement.
- Adaptation to climate change: reducing adverse climate impacts or the risks of such impact.
- 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

In 2022 the Board of Directors established, as a support body, a Sustainability Committee, which began its activity in 2023, chaired by an independent director, with the basic mission of supervising that the Company's practices related to sustainability are in line with the strategy, the policies established and the commitments acquired. This committee is comprised of two independent directors and one proprietary director, and its functions are as follows:

- Overseeing that the Company's practices related to sustainability are in line with the strategy, the policies established, and the commitments acquired.
- Informing 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.
- Ensuring the integrity of the content of sustainability reports, as well as compliance with applicable regulations and international reference standards. Regarding the non-financial information contained in the annual management report, evaluating its content prior to its review and report by the Audit and Regulatory Compliance Committee, for its subsequent formulation by the Board of Directors.
- Monitoring the processes of identification, evaluation, control and management of risks in the area of sustainability.
- Evaluating the periodic sustainability reports submitted by the responsible areas of the Company.

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- Being aware of the writings, reports or communications from supervisory bodies related to sustainability and issuing the corresponding reports and/or proposals, as the case may be.
 - Advising the Board of Directors in decision-making on sustainability matters, as well as providing 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 acting in coordination with both Committees.
 - Making proposals to the Board of Directors on sustainability matters.

During fiscal year 2023, Unicaja's Board of Directors addressed the following issues related to climate and environmental risk, among other areas:

- The setting of decarbonization targets for part of the loan portfolio (Fossil Fuels (Oil & Gas), Energy and the Residential Mortgage Portfolio), setting 2030 as an intermediate reference year.
- The first Green Bond Allocation and Impact Report for fiscal year 2022, which can be accessed on the corporate website.
- In order to continue advancing in sustainable development, the approval of the policy of exclusions to financing for environmental and social risks, with the commitment not to finance those activities that may be contrary to the Bank's sustainability principles.

In the first session of 2024, adherence to the United Nations Environment Program Finance Initiative's Principles for Responsible Banking was approved.

Green Bond Issues

In 2022 the Bank made its first two green bond issues, for a combined amount of 1 billion euros and in 2023 it made an additional issue of 300 million euros, the amount outstanding at December 31, 2023 being 1 billion euros. The first allocation and impact report for 2022 was issued in 2023 and can be found on the Bank's corporate website.

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 (expected to be revised in 2024), 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. The framework is available on Unicaja's corporate website, in the section "Investors and shareholders".

Unicaja'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’s website.

The framework reflects (i) Unicaja’s intention to regularly follow the European Commission’s evolving new standards on sustainable finance in order to reflect best market practices and regulations related to the Green Bond Standard and the EU Environmental Taxonomy Directive,

(ii) their alignment, to the extent possible, with the main European sustainability objectives and with the eligibility criteria for the use of funds (e.g. the technical selection criteria of the EU Environmental Taxonomy have been applied to select eligible green assets or projects). With a view to future issues, the Bank has assessed Regulation (EU) 2023/2631 of the European Parliament and of the Council of 22 November 2023 on European green bonds and optional disclosure for bonds marketed as environmentally sustainable bonds and for sustainability-linked bonds, and is monitoring the use that may be made of this new standard by issuers in the coming months.

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)	SDG
Renewable energies	<ul style="list-style-type: none"> 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 and the maintenance or repowering of facilities. Loans to finance the development, construction, equipment, operation and maintenance of new or additional renewable energy transmission and distribution networks. <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"> Loans that promote the acquisition, development and construction of buildings and renovation projects in existing buildings with the objective of improving their energy efficiency. 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. 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). Loans or investments for rehabilitated (residential) buildings with an energy efficiency improvement of at least 30%. 	<p>Climate change mitigation</p> <p>Adaptation to climate change</p>	  

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"> • Exploration, research and exploitation of fossil fuels • Alcohol, weapons, tobacco, gambling and mining industries
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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 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 sustainability innovation. Of these, the Bank identified 72 sectors that are mapped to the CNAE codes commonly used in Spain.
- In line 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. Depending on the sector of activity of the borrower, this methodology assigns 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.

In 2023 the Group has executed the process of collecting information from 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, they are 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, although references to it can also be found in the Information of Prudential Relevance.

A policy has also 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 considers that these climate risks can materialize in the different risks considered in a transversal manner, as a risk factor that subsequently materializes in the different types of traditional risks, such as credit, real estate, market, liquidity, operational, reputational and strategic risks.

To assess materiality, the Bank has different risk transmission channel matrices for each of the traditional risks, for which recently published publications and supervisory guides have been taken into consideration. These matrices specify the risks affected, the climate risk drivers, the arguments and narratives of each one of them, as well as the parameters that could be affected. Likewise, the different time horizons, segments and sectors that are the most affected are defined. With the analysis of the channels and their temporal effects, different metrics are proposed to determine the possible materiality of the risks and, in the event that they are material, to estimate the quantitative impact of this materiality.

The Bank considers credit risk to be the main risk in terms of magnitude and impact. In order to analyze this risk from an ESG risk perspective, the Bank has analyses of different scenarios derived mainly from the Fit-55 package and specifically in the ECB's Occasional Paper Series, "The Road to Paris: stress testing the transition towards a net-zero economy" as well as those published by the NGFS. Through them, the Bank can estimate the possible unexpected loss derived from increases in the statistical parameters of PD and LGD for the most relevant sectors and segments, including the corresponding capital allocation in its ICAAP process.

c) Risk metrics

In order to be able to establish objectives and metrics for monitoring climate and environmental risks, the Group continues to apply methodologies for measuring 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
Transition risk		
Contribution of interest and commissions from borrowers (companies) operating in particularly emission-intensive sectors	as a % of the 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 CO ₂ -eq	
Intensity of financed emissions from particularly emissions-intensive sectors	Tn CO ₂ -eq	
Intensity of financed emissions of TOP15 borrowers in particularly emissions-intensive sectors	Tn CO ₂ -eq	
Energy certifications (efficiency) A and B in the mortgage collateral portfolio	%	
Physical risk		

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	%	
Carbon footprint		
Corporate carbon footprint (Scopes 1, 2, and 3)	Tn CO ₂ -eq	
Carbon footprint of the financed portfolio	Tn CO ₂ -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. In this regard, a distinction must be made between those companies that publish information on their emissions and those that do not publish information, and for which an estimate is made by adapting the calculation methodology provided by PCAF (Partnership for Carbon Accounting Financials). The methodology is a benchmark in the financial sector, is based on collaboration, and aims to establish a harmonized and robust approach for the measurement of financed emissions that facilitates the establishment of reduction targets. This methodology is applied through emission factors provided by PCAF, which are regularly updated. In 2023 these factors have been updated, which has led to a significant increase in estimated emissions.

These emissions are divided into three types, areas 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 covers indirect emissions that arise from the emitter's activity but are owned and controlled by an agent outside the emitter. Examples of Scope 3 activities are the extraction and production of purchased materials, the transportation of purchased fuels or the use of sold products and services.

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. 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, 2023, the emissions intensity of the portfolio of companies financed by Unicaja is 213 TnCO₂-eq per €M of turnover (203 TnCO₂-eq per €M of turnover as of December 31, 2022).

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 in these sectors is 272 TnCO₂-eq per €M of turnover (248 TnCO₂-eq per €M of turnover as of December 31, 2022).
- 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 in these offsets is 329 TnCO₂-eq per €M of turnover (284 TnCO₂-eq per €M of turnover as of December 31, 2022).

The main data obtained are summarized below:

MAIN TRANSITION RISK METRICS	2023	2022
Emission intensity of the corporate lending portfolio	213 TnCO ₂ Eq./M€	203 TnCO ₂ Eq./M€
Emission intensity of the corporate lending portfolio in emission-intensive sectors	272 TnCO ₂ Eq./M€	248 TnCO ₂ Eq./M€
Emission intensity of the 15 largest exposures in emission-intensive sectors	329 TnCO ₂ Eq./M€	284 TnCO ₂ Eq./M€

The increase in the above metrics is mainly explained by the update of the emission factors provided by *PCAF* for the calculation of estimated emissions. Had the above factors not been updated, the metrics would have shown the following data:

MAIN TRANSITION RISK METRICS	2023	2022
Emission intensity of the corporate lending portfolio	176 tn CO ₂ -eq/M€	203 tn CO ₂ -eq/M€
Emission intensity of the corporate lending portfolio in emission-intensive sectors	223 tn CO ₂ -eq/M€	248 tn CO ₂ -eq/M€
Emission intensity of the 15 largest exposures in emission-intensive sectors	275 tn CO ₂ -eq/M€	284 tn CO ₂ -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% 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 while 3.81% of this group of homes have the highest energy efficiency rating (A or B). This percentage rises to 9.32% for homes financed during 2023.

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

EEC	A	B	C	D	T	F	G	N/A
2022 mortgage portfolio	1.36 %	1.85 %	2.42 %	11.26 %	55.83 %	7.05 %	7.45 %	12.78 %
2023 mortgage portfolio	1.66 %	2.15 %	2.64 %	11.29 %	54.79 %	7.04 %	7.43 %	13.01 %
New production 2022	3.24 %	3.71 %	3.69 %	12.19 %	54.40 %	6.69 %	6.03 %	10.04 %
New production 2023	4.17 %	5.15 %	4.48 %	10.83 %	46.62 %	6.42 %	7.11 %	15.22 %

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 Global Facility for Disaster Reduction and Recovery of the World Bank Group on its Think Hazard platform, by the World Resources Institute on its Aqueduct platform. In addition, the methodology is based on information from by the National Forest Fire Information Coordination Center (CCINIF), attached to the Forest Fire Defense Area (ADCIF), under the Ministry of Ecological Transition and 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:

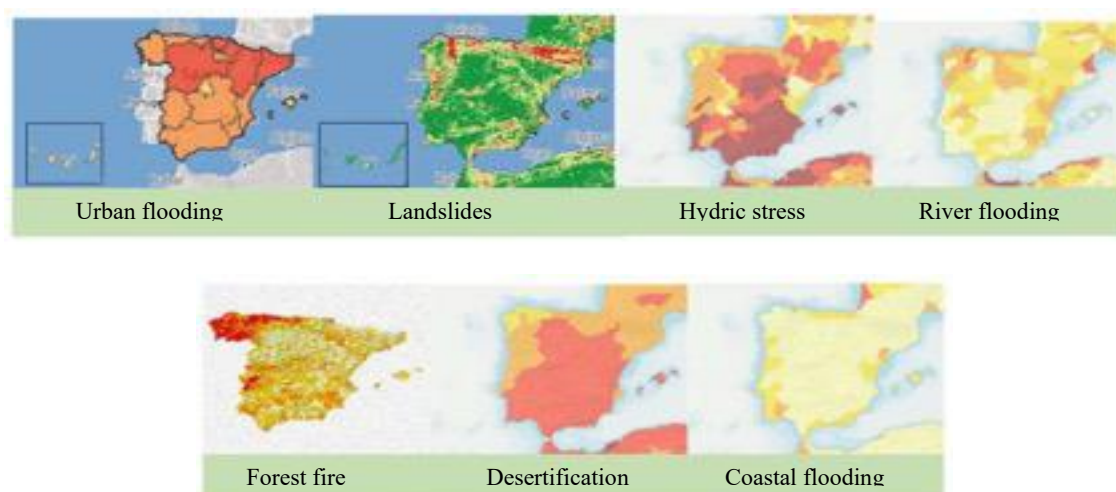
- Acute events: They are those originated by extreme weather events whose frequency and intensity would increase due to global warming. Its effects manifest themselves to a greater extent in the short term:
 - Water stress or drought episodes: It measures the relationship between freshwater demand (total 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.
 - Urban flooding: Measures the probability of potentially damaging and deadly urban floods occurring in the next 10 years in a given province. Higher values are indicative of a higher probability of urban flooding.
 - Landslides: Measures the probability of landslides occurring in a given province as a function of rainfall patterns, terrain slopes, geology, soil and land cover. Higher values are indicative of a greater likelihood of landslides.
- 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: indicates 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: 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:



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.

URBAN FLOODING							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	326	0.4 %	0	0%	0	0%	326
Medium-high exposure	1,581	2%	2	0%	12	0%	1,596
Medium-low exposure	38,417	48.2 %	172	0.2 %	697	0.9 %	39,286
Low - No Exp.	37,049	46.5 %	263	0.3 %	1,069	1.3 %	38,381
Not available	56	0.1 %	0	0%	1	0%	57
TOTAL	77,430	97.2 %	438	0.5 %	1,779	2.2 %	79,647

URBAN FLOODING							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	No. of real estate	%	No. of real estate	%	No. of real estate	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	1,982	0.4 %	1	0%	0	0%	1,983
Medium-high exposure	11,478	2.2 %	13	0%	184	0%	11,675
Medium-low exposure	287,063	54.5 %	1,245	0.2 %	3,428	0.7 %	291,736
Low - No Exp.	216,678	41.1 %	825	0.2 %	4,108	0.8 %	221,611
Not available	6	0%	0	0%	1	0%	7
TOTAL	517,207	98.1 %	2,084	0.4 %	7,721	1.5 %	527,012

COASTAL FLOODING							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	0	0%	0	0%	0	0%	0
Medium-high exposure	179	0.2 %	0	0%	0	0%	179
Medium-low exposure	23,437	29.4 %	225	0.3 %	0	0%	23,662
Low - No Exp.	55,537	69.7 %	213	0.3 %	0	0%	55,749
Not available	57	0.1 %	0	0%	0	0%	57
TOTAL	79,209	99.5 %	438	0.5 %	0	0%	79,647

COASTAL FLOODING							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	No. of real estate	%	No. of real estate	%	No. of real estate	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	0	0%	0	0%	0	0%	0
Medium-high exposure	1,266	0.2 %	2	0%	0	0%	1,268
Medium-low exposure	149,497	28.4 %	666	0.1 %	0	0%	150,163
Low - No Exp.	374,158	71%	1,416	0.3 %	0	0%	375,574
Not available	7	0%	0	0%	0	0%	7
TOTAL	524,928	99.6 %	2,084	0.4 %	0	0%	527,012

DESERTIFICATION							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	1,726	2.2 %	0	0%	62,474	78.4 %	64,200
Medium-high exposure	48	0.1 %	0	0%	12,079	15.2 %	12,127
Medium-low exposure	4	0%	0	0%	3,119	3.9 %	3,123
Low - No Exp.	0	0%	0	0%	0	0%	0
Not available	1	0%	0	0%	196	0.2 %	197
TOTAL	1,779	2.2 %	0	0%	77,868	97.8 %	79,647

DESERTIFICATION							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	No. of real estate	%	No. of real estate	%	No. of real estate	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	7,354	1.4 %	0	0%	413,489	78.5 %	420,843
Medium-high exposure	301	0.1 %	0	0%	80,386	15.3 %	80,687
Medium-low exposure	64	0%	0	0%	24,580	4.7 %	24,644
Low - No Exp.	0	0%	0	0%	0	0%	0
Not available	2	0%	0	0%	836	0.2 %	838
TOTAL	7,721	1.5 %	0	0%	519,291	98.5 %	527,012

LANDSLIDES							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	7	0%	4,683	5.9 %	0	0%	4,690
Medium-high exposure	862	1.1 %	30,097	37.8 %	0	0%	30,959
Medium-low exposure	746	0.9 %	36,513	45.8 %	0	0%	37,259
Low - No Exp.	163	0.2 %	6,519	8.2 %	0	0%	6,682
Not available	1	0%	56	0.1 %	0	0%	57
TOTAL	1,779	2.2 %	77,868	97.8 %	0	0%	79,647

LANDSLIDES							
	High sensitivity		Medium sensitivity		Low sensitivity		TOTAL
	No. of real	%	No. of real	%	No. of real	%	
Very high exposure	0	0%	0	0%	0	0%	0
High Exposure	84	0%	36,093	6.8 %	0	0%	36,177
Medium-high exposure	3,350	0.6 %	196,855	37.4 %	0	0%	200,205
Medium-low exposure	3,270	0.6 %	234,059	44.4 %	0	0%	237,329
Low - No Exp.	1,016	0.2 %	52,278	9.9 %	0	0%	53,294
Not available	1	0%	6	0%	0	0%	7
TOTAL	7,721	1.5 %	519,291	98.5 %	0	0%	527,012

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

f) CO₂ footprint of the financed portfolio.

An essential part of Unicaja'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 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 the portfolios as a whole 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.

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.

December 31, 2023

- 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, 2023, for the credit, fixed-income and equity portfolios that finance the private sector amounts to 5.8 million tn of CO₂ equivalent: (5.9 million tn of CO₂ equivalent in 2022)

Private sector financing	Financed emissions (tn CO ₂ -eq)	%	Of which: Scope 3 (tn CO ₂ -eq)	%	Score
Credit portfolio	5,309,875	90.8 %	2,665,325	95.1 %	3.1
Corporate loans	4,099,164	70.1 %	2,570,376	91.8 %	3
Project finance	246,613	4.2 %	94,949	3.4 %	4.1
Mortgage loans	946,236	16.2 %	0	0%	3.2
Motor vehicle loans	17,862	0.3 %	0	0%	4
Fixed Income Portfolio	342,178	5.9 %	33,527	1.2 %	2.1
Corporate bonds	342,178	5.9 %	33,527	1.2 %	2.1
Equity portfolio	194,673	3.3 %	102,416	3.7 %	4.3
Holdings in listed/unlisted companies	194,673	3.3 %	102,416	3.7 %	4.3
Total	5,846,727	100%	2,801,268	100%	3.2

In addition, emissions generated by financing to public administrations, through loans or the acquisition of sovereign debt, amount to 4.5 million tn of CO₂ equivalent (4.5 million tn of CO₂ equivalent in 2022).

Public sector financing	Financed emissions (tn CO ₂ -eq)	%	Score
Loans to Public Administrations	1,268,931	27.9%	4.9
Sovereign Debt	3,273,961	72.1%	1.1
Total	4,542,892	100%	1.7

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 4.8 million tn of CO₂ equivalent (4.5 million tn of CO₂ equivalent in 2022).

Financing of productive sectors	Financed emissions (tn CO ₂ -eq)	%	Scope 1 and 2 (tn CO ₂ -eq)	%	Scope 3 (tn CO ₂ -eq)	%	Score
Steel	248,943	5.1 %	60,448	2.9 %	188,495	6.7%	1.9
Agriculture	603,755	12.4 %	398,627	19.2 %	205,128	7.3%	3.8
Aluminum	17,641	0.4 %	2,802	0.1 %	14,839	0.5%	4
Aviation	52,428	1.1 %	36,222	1.7 %	16,206	0.6%	3.7
Coal	14,587	0.3 %	11,217	0.5 %	3,370	0.1%	4
Cement	14,724	0.3 %	8,086	0.4 %	6,638	0.2%	3.6
Fossil fuels	813,681	16.7 %	100,909	4.8 %	712,772	25.4%	1.8
Energy	1,565,462	32.1 %	1,144,630	55%	420,832	15%	1.9
Maritime transportation	54,069	1.1 %	44,408	2.1 %	9,661	0.3%	4
Other sectors	1,497,339	30.7 %	274,012	13.2 %	1,223,327	43.7%	3.4
Total emissions	4,882,629	100%	2,081,361	100%	2,801,268	100%	3.2

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 0.9 million tn of CO₂ equivalent (1.39 million tn of CO₂ equivalent in 2022).

Based on these results, the carbon footprint of the total financed portfolios amounts to 10.4 million tn CO₂ equivalent, of which 5.8 million tn CO₂ equivalent correspond to financing to the private sector and 4.5 million tn CO₂ equivalent to financing to the public sector.

Mortgage loans	Financed emissions (tn CO ₂ -eq)	%	Score
Residential	915,686	96.8 %	3.1
Multifamily Housing	795,443	84.1 %	3.1
Individual Housing	120,243	12.7 %	3.2
Commercial	30,550	3.2 %	3.8
Offices	3,319	0.4 %	3.7
Shopping center	4,253	0.4 %	3.8
Shopping center (Warehouse)	10,731	1.1 %	3.8
Hotel	219	0%	3.5
Hot industrial warehouse	12,028	1.3 %	4
Total	946,236	100%	3.2

Within the loan portfolio, the mortgage portfolio, which includes individual mortgages and real estate mortgage financing, generates 16.2% of the total carbon footprint of the financed portfolios, to the private sector. The individual mortgage portfolio generates 15.7% of the total of these emissions.

As for the corporate portfolio (including credit, fixed income and equity portfolios), its carbon footprint is 83.5% of the total, with the Energy and Fossil Fuels sectors standing out with 26.8% and 13.9% respectively.

g) Decarbonization targets

Based on the analysis of emissions from the different portfolios and sectors, in April 2023 the Board of Directors of the Bank approved the establishment of intermediate decarbonization targets for those sectors that are more intensive in Greenhouse Gas emissions and have a greater contribution to its carbon footprint: Fossil Fuels ("Oil & Gas"), Energy and residential mortgage portfolio

These targets imply a reduction in emissions intensity of 28% for the residential mortgage portfolio and 62% and 28% for the Energy and Fossil Fuels sectors respectively.

Sector / Portfolio	Reference scenario	Scope of emissions	Metrics	Base year 2022	Target 2030	% decarbonization
Oil & Gas	IAE Net Zero 2050	1 + 2 + 3	tCO ₂ eq./M€	3,013	2,169	-28 %
Energy	IAE Net Zero 2050	1 + 2	KgCO ₂ eq./MWh	115	44	-62 %
Residential mortgage portfolio	IAE Net Zero 2050	1 + 2	KgCO ₂ eq./m ²	54	39	-28 %

In order to establish these objectives, the application of carbon footprint calculation methodologies has been combined with the use of reference climate scenarios for the decarbonization of the different sectors, considering the expected evolution of the portfolios and the Bank's business strategy, as well as the intermediate decarbonization objectives set by the different counterparties.

The objectives were established exclusively for the loan portfolio, taking 2022 as the base year. In the three sectors, the 1.5°C or "Net Zero by 2050" scenario has been considered, this being the most ambitious and accepted by the sector, complying with the requirements of sectoral initiatives such as the NZBA ("Net Zero Banking Alliance").

Once the objectives were established, Unicaja monitored the commitments made every six months. To this end, we have proceeded to:

- Calculate the issuance intensity of the three target portfolios, considering their composition as of December 31, 2023.
- Compare the result obtained with the intensity figure foreseen on December 31, 2023 in the baseline scenario used for target setting.

The results obtained were as follows:

Sector / Portfolio	Metrics	Base year 2022	Target 2030	% decarbonization	Target 12/2023	Intensity 12/2023
Oil & Gas	tCO ₂ eq./M€	3,013	2,169	-28 %	2,978	2,638
Energy	KgCO ₂ eq./MWh	115	44	-62 %	95	113
Residential mortgage portfolio	KgCO ₂ eq./m ²	54	39	-28 %	52	38

The increase in intensity in the Energy sector is due to a double effect:

- i. reduction of risk in significant customers (where we have intensity information) with low intensity at the expense of increased risk in significant customers with worse intensity and
- ii. increase in intensity in the rest of the customers due to the update of the energy emission factor used to measure their intensities: emission factor of marketing companies without GdO provided by MITECO, which has gone from 259 KgCO₂eq/MWh in 2022 to 273 KgCO₂eq/MWh in 2023.

The drop in emissions intensity in the residential mortgage portfolio is due to the updating during 2023 of the emission factors, either the PCAF factors, used in the case that the housing area was available, or the energy emission factors for the different countries (the EEA), in the case that the housing area was not available.

The Bank has defined these objectives as a first step in its strategy to promote the decarbonization of the most emission-intensive sectors included in its loan portfolio. In doing so, it has taken into account the information currently available, the methodologies commonly applied by the sector, its business strategy and the emission intensities and reduction targets of its main counterparties.

Therefore, these targets may be subject to possible modifications based on new market information, changes in the decarbonization targets published by the counterparties or the development of methodological improvements.

h) 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. In fiscal year 2023, we report the alignment of these two environmental goals, and the eligibility of the goals of sustainable use and protection of water and marine resources, transition to a circular economy, pollution prevention and control, and protection and recovery of biodiversity and ecosystems.

This information, with respect to fiscal year 2023, can be found, accompanied by the appropriate explanations, in the section "Indicators of Article 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 CSR Policy, the latest version of which was approved by the Board of Directors in January 2023, aims to establish the basic principles of action in CSR matters that contribute to the sustainable creation of 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 Unicaia'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 will identify corporate strategy related to sustainability, environment and social issues, in line with board rules.

The CSR Policy applies to Unicaia, 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 Unicaia 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 Unicaia 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 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's Board of Directors is the highest body responsible for CSR Policy. Therefore, it is responsible for setting the guidelines that guide its management. Following the latest revision of this Policy, the "business purpose" has been expressly incorporated with the following scope:

"To contribute financially to the development of a more just and inclusive society, supported by an efficient economic management that is fully respectful of the preservation of the planet."

The Sustainability Policy, revised in the same fiscal year 2023, conditioned by the challenges associated with the fight against climate change, the transition to a low-carbon economy and the environmental degradation of the planet, with its social consequences, establishes the principles aimed at complying with regulations and responding to supervisory expectations, with an impact on strategy and overall objectives, on corporate, business and risk management, and on the design and marketing of products and services, while seeking to take advantage of all opportunities linked to the sustainable transition and the aspiration of climate neutrality.

Unicaja 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 is 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.

Following the revision of Unicaja's structure at the end of 2023, the tasks previously assumed by the Sustainability and CSR Committee have become the responsibility of the Steering and Transformation Committees.


CSR Master Plan (GRI 2.24, GRI 3.3)




In June 2022, Unicaja'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'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	SDG
Corporate governance	Develop best governance practices that ensure a relationship framework based on transparency and trust.	

<p>Customers and users</p>	<p>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 operates, aspiring to achieve lasting commercial relationships based on trust.</p>	
<p>Workforce</p>	<p>Develop a favorable framework of relations so that Unicaja's project is a success shared by all, promoting, among others, the principles of ongoing dialog, equal treatment and opportunities, conciliation and diversity.</p>	
<p>Company</p>	<p>Recognition of Unicaja 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.</p>	

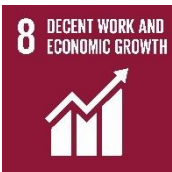
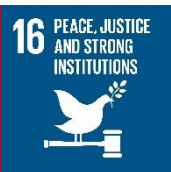






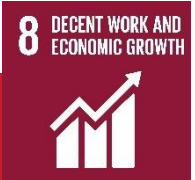


Shareholders and investors	<p>Deepen the relationship with shareholders, investors and analysts, providing updated and transparent information on the Company, going beyond that established by the legal framework whenever possible.</p>	  
Environment	<p>Minimize the negative impact and reduce the associated 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	<p>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.</p>	   

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

As a result of these objectives, a series of key actions were identified, which are currently in the development phase, including the following:

- The treatment by the Board of Directors of the socially and environmentally responsible actions of the Bank, which contribute to the generation of long-term value.
- Identification and integration of the socially and environmentally responsible policies and practices of the companies that are part of the Group.
- Promotion of the financial and technological inclusion of vulnerable groups, with special consideration for rural areas and “senior clients”.
- Development of systematic relationship and dialog actions with stakeholders, allowing for the preparation of a CSR materiality analysis, based on the principle of “double materiality”, and its regular updating.
- Encouragement of the promotion of health and healthy lifestyles that have a positive impact on the well-being of the workforce.
- Approval of a “Human Rights Policy”, applicable to the entire value chain.

In order to ensure the achievement of the CSR Master Plan, the programmed actions and their implementation process are adequately monitored, controlled and assessed, as are the results obtained and possible deviations from the objectives set.

STRATEGIC LINES	COMMITMENTS	MEASURES
Human Rights and 2030 Agenda	<p>Respect in the development of relations with its employees, customers, shareholders and investors and suppliers, as well as with society as a whole, human rights, as an ideal shared by all peoples and nations of the planet, in accordance with 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.</p> <p>Promote Strategic Alliances for the achievement of the SDGs.</p>	<p>Prepare a draft Human Rights Policy.</p> <p>Global Compact, CIFAL Málaga and OECA. Develop Financial Education Seminars within the framework of the Edufinet Project promoted together with the Unicaia Foundation.</p>

<p>Customers and users</p>	<p>Provide customers with clear and truthful information on the financial products and services offered.</p> <p>Exercise responsible commercial advertising: loyal, truthful, honest and legal (avoid manipulation of information).</p> <p>Offer multichannel proposals to customers. - both actual and potential channels - based on the provision of a professional, personalized and high-quality service.</p> <p>Continue with best practices in information security, cybersecurity, protection and confidentiality of personal data.</p> <p>Develop a periodic follow-up of customer satisfaction.</p> <p>Implement quality and accessibility management systems aligned with the strategic objective of customer focus.</p>	<p>Expand the catalog of sustainable financial products.</p> <p>Adhere to Autocontrol, Association for Commercial Self-Regulation and Good Advertising Practices, issuance of press releases and various internal and external communications.</p> <p>Products and services offered.</p> <p>2023-2024 Technology Plan. Cybersecurity and technological risk plan.</p> <p>Corporate NPS (Net Promoter System) methodology; "Unicaia Escucha" Voice Program; Sector comparisons such as the "Benchmarking Report on Customer Satisfaction of Financial Institutions" (Stiga).</p> <p>Quality System certified based on ISO9001:2015; Information privacy and data protection management system in accordance with ISO/IEC27701:2019; Certified by AENOR in accordance with UNE71502 and ISO/IEC 27001; Management System by AENOR, in accordance with ISO 45001:2018; Integration of the UNE-EN ISO Systems 14001:2015 and 50001:2018, under development.</p>
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<p>Workforce</p>	<p>Interpret and apply labor standards in accordance with the most advanced international standards approved by the United Nations and the European Union in this area, as well as those of the OECD and the ILO.</p> <p>Apply the principles of equal treatment, equal opportunities, non-discrimination and respect for diversity, establishing different protocols to protect the dignity of workers.</p> <p>Prioritize the management of human capital, in a safe, sustainable and healthy environment, in an environment that promotes and improves the capacity for teamwork.</p> <p>Promote professional development through training and career plans for the workforce, as well as the reconciliation of work and family life.</p> <p>Attract and retain talent.</p> <p>Promote dialog and direct internal communication with employees.</p>	<p>HR Policy</p> <p>Equality Policy; Diversity Policy.</p> <p>HR Policy Occupational Risk Prevention Policy.</p> <p>HR Policy Training and career plans.</p> <p>HR Policy (talent management); talent attraction and retention plan; career development systems and plans.</p> <p>HR Policy Communication Policy Internal; Labor/Social Relations Plan.</p>
<p>Diversity and Inclusion</p>	<p>Follow a Human Resources management strategy that guarantees a favorable framework for labor relations based on equal opportunities and non-discrimination.</p> <p>Count on professionals with varied profiles, within the framework of the established decision-making processes and procedures, in the conviction that this contributes to creating differential approaches and greater value for the Group.</p>	<p>Equality Policy Labor Relations Policy Diversity Policy</p> <p>HR Policy Recruitment and Hiring policy</p>

<p>Corporate and internal governance</p>	<p>Develop good practices that ensure a relationship framework based on transparency and trust.</p> <p>Ensure that the selection procedures for the members of the Board and the Support Committees ensure diversity with respect to issues such as age, gender, disability and professional training and experience, and do not suffer from implicit biases that could imply any discrimination and, in particular, that they facilitate the selection of female directors so as to achieve a balanced presence of women and men.</p>	<p>Corporate Governance Policy, Remuneration Policy Associated Risk Management, Board of Directors Diversity Policy, Policy for the Selection and Appointment of Directors, Succession Policy, Policy for the Identification and Management of Conflicts of Interest and Related-Party Transactions of Significant Shareholders, Directors, Senior Directors and other related parties, Policy for the Evaluation of the Suitability of the Members of the Board of Directors, General Managers and Similar and other Key Personnel for the Development of the Financial Activity (Addendum for the update of the evaluation of the suitability of the Collective Subject to the Policy), Procedure for the Evaluation of the Collective Suitability of the Board of Directors, Training Policy of the Board of Directors, Procedure for Evaluating the Functioning of the Board of Directors and its Committees, and of certain positions, Internal Rules of Conduct in the Securities Market, Code of Ethics.</p> <p>Diversity Policy. Policy for the Selection and Appointment of Board members.</p>
<p>Shareholders and investors</p>	<p>Ensure the transparency of the information provided to shareholders and investors and to the markets in general.</p> <p>Protect the legitimate interests of shareholders and investors.</p> <p>Preserve transparency and the equal treatment of all shareholders in the same position.</p> <p>Ensure compliance with the provisions of the applicable regulations on market abuse.</p>	<p>Policy on communication and contact with shareholders, institutional investors and proxy advisors.</p> <p>Internal Regulations of Conduct in the framework of the Stock Market</p>

<p>Social issues</p>	<p>Strengthen relationships of trust by supporting the various public administrations and social organizations of reference.</p> <p>Contribute to economic, social and environmental development in its field of action.</p> <p>Promote the development of the agricultural sector and rural areas.</p> <p>Promote lines of support for social housing and social policy for housing, and the development of lines of financing and support for families in this area.</p> <p>Provide an adequate response to mortgage debtors on the threshold of exclusion or in a situation of special social vulnerability.</p> <p>Promote social, digital and financial inclusion, also encouraging practices to promote financial training and culture among the population, especially in rural areas or in favor of groups at risk of exclusion, such as the elderly or the disabled.</p> <p>Support companies and entrepreneurs, adding to the offer of financial products and services, including the granting of microcredits, the channeling of aid granted by Public Administrations</p> <p>Provide financial collaboration for the development of initiatives aimed at promoting self-employment, the financing of business projects and entrepreneurial business projects, through microcredits and the actions undertaken based on the agreements signed for the promotion of the social economy.</p>	<p>Collaborations with foundations and non-profit organizations, partnership or sponsorship actions.</p> <p>Financing to productive sectors (corporate, project finance, corporate bonds and participations in listed and unlisted companies), collaborations with foundations and non-profit organizations, partnership or sponsorship actions.</p> <p>Financing of investments in farms to improve energy efficiency and modernization of irrigation, Sectoral Protocol for Rural Areas (2022).</p> <p>Lines of financing and support for families, including those related to social housing (renegotiation of financial conditions, debt restructuring and refinancing, dation in payment and social renting), Adherence to the FSV Agreement (471 housing units), Adherence to the Codes of Best Practices, Other social renting.</p> <p>Edufinet Project; Sectoral Protocol for the Elderly and the Disabled (2022).</p> <p>Channeling of aid granted by Public Administrations.</p> <p>Financing for SMEs and the self-employed.</p> <p>Microloans.</p>
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Environment	<p>Define and promote specific actions that demonstrate the Group's commitment to the environment and energy savings, as well as its position on climate change.</p> <p>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.</p> <p>Promote a responsible attitude towards the environment among the workforce and society in general</p>	<p>ISO Management Systems Integration Plan 14001:2015 and 50001:2018; Measurement of Greenhouse Gas (GHG) emissions generated as a result of the company's activities, based on the GHG Protocol, and reduction plan (under development); Agreements with organizations in the area of Sustainable Finance / New products or services.</p> <p>Management of the Integrated Management System (under development).</p> <p>Internal and external communications; Definition of a supplier approval procedure that incorporates clauses with environmental and social commitment.</p>
Suppliers	<p>Establish transparent, objective and impartial processes with suppliers, promoting competition and equal opportunities.</p> <p>Properly manage the delegation of the provision of services to third parties, including Unicaia Group companies, both at the time of prior analysis and approval of the delegation and in its subsequent formalization, development and monitoring.</p> <p>Ensure that suppliers are respectful of current labor and environmental legislation, as well as human rights throughout the value chain, establishing a procedure to classify the main suppliers according to social, environmental and ethical criteria.</p> <p>Scrupulously comply with payment deadlines, as well as the conditions contractually agreed with suppliers.</p> <p>Count on local suppliers in the field of the Group's activity whenever possible.</p>	<p>Definition of a supplier approval procedure that incorporates environmental and social commitment clauses (under development).</p> <p>Outsourcing Policy; Supplier management procedure involving key areas.</p> <p>Definition of a supplier approval procedure that incorporates environmental and social commitment clauses (under development).</p> <p>Average period of payment to suppliers</p> <p>Support for local suppliers</p>

<p>Fiscal responsibility</p>	<p>Include fiscal responsibility as part of CSR, and develop a fiscal strategy.</p> <p>Manage tax matters in accordance with principles of integrity, transparency and prudence.</p> <p>Adopt all best practices that allow for an adequate prevention and reduction of tax and reputational risks, so as to generate greater legal and economic security for the Group and for society.</p> <p>Contribute economically and socially to the development of the communities in which the Group is present through the payment of taxes and collaboration in the collection of third-party taxes generated by the development of its economic activity.</p>	<p>Unicaja's Tax Strategy.</p> <p>Principles of action of the tax strategy.</p> <p>Code of Good Tax Practices</p> <p>Solidarity company that contributes 0.7% of its total corporate income tax liability to social action programs.</p>
<p>Prevention of corruption and other illegal conduct</p>	<p>Maintain the commitment to establish a culture of regulatory compliance that develops honest and integrated professional conduct, ensuring a relationship framework based on transparency and trust, as established, among other policies, in the Code of Ethics.</p> <p>Maintain a whistleblowing channel available to all Unicaja employees, managers and administrators, as well as third parties outside the organization that do not fall under the aforesaid categories.</p> <p>Reject practices of economic crime, fraud and violation of consumer rights.</p> <p>Fight against corruption, extortion and bribery, in all their forms, in accordance with the principles of the United Nations in this area and the highest international standards of compliance in this regard.</p> <p>Condemn the possible commission of any kind of illegal act within the Bank, particularly in the criminal sphere, where no hypothetical commissions of such acts being able to be justified on the basis of obtaining a benefit for the company.</p>	<p>Code of Ethics; Policy for the prevention and management of conflicts of interest of Unicaja Group employees; Prevention of criminal risk and reaction to non-compliance; Prevention of corruption and bribery of the Unicaja Group; Internal Rules of Conduct in the Securities Market: Money laundering prevention regulations and associated procedures.</p> <p>Management of the whistleblowing channel; Communications and training on the subject Criminal Risk Prevention School.</p> <p>Policy for the Prevention of Corruption and Bribery of the Unicaja Group; Management of the certification of the UNE 19601 standard for Criminal Compliance Management Systems.</p> <p>Operations assessed for corruption risks</p> <p>Anti-money laundering measures.</p> <p>Whistleblowing channel and its management.</p>

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	Company	Environment
		Education	
Customers	Public Administration Bodies	Financial education	
Employees	Reference social organizations	Social and financial inclusion	Energy efficiency
Shares and investors	Businesspeople and entrepreneurs	Social housing	Environmental protection
Suppliers	Agricultural sector/Rural areas	Social economy	The fight against climate change
		Vulnerable groups	
		Fiscal responsibility	

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 Unicaia 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) in order to ensure that the market is kept informed.

- The Bank's corporate website

The Unicaja 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 provides the means for participants to send their questions to the speakers or Company representatives.

- Other channels

Information regarding Unicaja'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 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'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 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 actors worldwide to contribute 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) calls on governments, the private sector, civil society and citizens alike to ensure a better planet for future generations. Through its activities and in line with the social responsibility model it has implemented, the Unicaja Group contributes directly to the achievement of 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.



Tenth anniversary of Unicaia's adherence to the UN Global Compact

In July 2023, Unicaia celebrated the tenth anniversary of its adherence to the United Nations (UN) Global Compact. Ten years during which the Bank has been working to integrate the ten universal principles on issues such as human rights, labor standards and the environment into its strategy, culture and action plan. In addition, it has reinforced its commitment to the achievement of the Sustainable Development Goals (SDGs) and the Paris Agreement, demonstrating its involvement in balanced and sustainable economic development, and communicating this to its various stakeholders.



Unicaia became a signatory to the Global Compact in July 2013, and in April 2017, as a member of the Spanish Global Compact Network. This adherence means supporting the actions promoted by the United Nations Organization to achieve its goals and objectives, including the SDGs.

As a renewal and reinforcement of all this, in 2020 Unicaia became a signatory to the "Declaration of business leaders for renewed international cooperation", promoted at the global level by the United Nations Global Compact, on the 75th anniversary of the creation of the UN and the 20th anniversary of the Global Compact. This declaration sought to unite companies in favor of international cooperation based on respect for human rights and sustainable development, as well as ethical leadership and good governance. The Declaration also supports the targets of Sustainable Development Goal 16: Peace, Justice and Strong Institutions.

UNITAR-CIFAL

Unicaia, in the exercise of its Corporate Social Responsibility and in its interest in the dissemination of the Sustainable Development Goals (SDGs), has supported the UNITAR- CIFAL center in Málaga in 2023. The mission of UNITAR (United Nations Institute for Training and Research) is to develop the individual, institutional and organizational capacities of countries and other UN stakeholders through high quality learning solutions and related knowledge products, and to improve decision-making and support action at the country level for the global challenges we face. CIFAL's training activity has a great impact on society. In addition, thanks to Unicaia's support, for the first time, financial inclusion has been addressed within the general objectives of social inclusion.

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 the support provided by Unicaja to the Business Observatory for the Achievement of the 2030 Agenda (OECA), under the Agreement formalized in 2019.

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.

INTERNISA

In 2022, a collaboration protocol was signed between the Andalusian Federation of Municipalities and Provinces (FAMP), the Unicaja Foundation, Unicaja 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, in force throughout 2023, aims to bridge the digital divide that exists among women, adjusting the relationship between labor supply and demand for this group, thereby reducing female unemployment in these countries, while providing innovative employment services in the regions where the project is being developed. 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 has been materialized through face-to-face training actions in Andalusian municipalities, whose general content consists of offering training and capacity building activities, as well as knowledge transfer 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.



Unicaia and Correos sign a protocol to expand financial services in the rural world

Unicaia and Correos have signed a collaboration protocol in April 2023 to expand access to the Bank's financial services in rural Spain. This bilateral agreement is part of the collaboration agreement signed by Correos with the Spanish Confederation of Savings Banks (CECA) and other professional associations in the financial sector (AEB and UNACC) to facilitate cash withdrawals and improve access to basic financial services in rural areas throughout Spain.

The objective of the agreement is that all citizens, regardless of their age and place of residence, have access to cash with as little travel as possible. To this end, the collaboration protocol contemplates that Unicaia's customers can access Correos Cash services, which allows cash withdrawals and deposits at all Correos customer service points, and money to be delivered to their homes by rural letter carriers. Unicaia is working on the necessary developments for the effectiveness of the service.

In this way, Correos offers Unicaia its network of 2,389 branches and its nearly 6,000 rural letter carriers, which facilitates the provision of basic financial services to Unicaia customers in all Spanish municipalities, with special attention to those located in rural Spain, as well as to the elderly and the disabled.

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

Following Unicaia'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.



Of particular note is Unicaia's financial and digital education program, which has benefited 18,632 people in 2023 (3,000 seniors in 2022). The sessions are carried out by the Bank itself, in collaboration with the Edufinet Project, which the financial institution promotes together with the Unicaia Foundation.

Additionally, with the elderly and less digitized groups in mind, Unicaia 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. To this end, the figure of the digitalization manager has been incorporated into the offices of the commercial network with the largest volume of customers. More than 150 professionals who play a key role in the digital transformation of society in general and banking in particular.

The Bank collaborates with Save the Children, UNHCR and UNICEF



Unicaja traditionally collaborates with these three organizations of reference in the third sector. During 2023, the objective was to respond to the humanitarian crisis triggered by the earthquakes that affected southern Turkey, northern Syria, Morocco and the floods in Libya with devastating consequences for the population of the most affected territories, focusing on vulnerable children and women. Tools have been made available to the different stakeholders, especially the Bank's customers and employees, to collaborate

with these entities, such as the possibility of making commission-free transfers to the aforementioned NGOs.

Aligned with these organizations, Unicaja'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, together with more than twenty Spanish financial institutions, Unicaja Banco signed a collective climate action agreement promoted by the Spanish Banking Association (AEB) and the Spanish Confederation of Savings Banks (CECA) by which it undertook, among other measures, to reduce the carbon footprint of its credit portfolio within a specific period of time in a way that can be measured using internationally approved criteria and in line with the objectives set out in the 2015 Paris Agreement. The Unicaja Group thus joined the Collective Commitment to Climate Action promoted by UNEP FI (United Nations Environment Program Finance Initiative).

This adherence implied, among other matters, on the one hand, the calculation and disclosure of the Bank's carbon footprint in all its scopes (1, 2 and 3), including that generated by all its financed portfolios, and, on the other hand, the establishment of decarbonization objectives for said portfolios aligned with the aforementioned Agreement. This commitment was fulfilled with the disclosure in the Consolidated Statement of Non-Financial Information for 2022 of information on the Bank's carbon footprint in all of its scopes, including category 15 of scope 3, referring to financed portfolios.

The carbon emissions measurement data associated with the credit, fixed income and equity portfolios, in compliance with the commitment, are updated in this Statement (section “Climate risk management”). The decarbonization targets for certain segments of the loan portfolio were set by the Board of Directors in April 2023, and have been monitored regularly since then. More information on this subject can be found in this report (also in the “Climate Risk Management” section).

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

Within this line of action and in its interest in promoting sustainable development, Unicaja 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. This agreement allows, among other actions, the early collection of aid from European Next Generation funds and other subsidies, as well as offering complementary financing to develop projects related to the bioeconomy, biodiversity research or the renaturalization of urban environments.

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

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

Unicaja 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 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.

Unicaia has been 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.

Unicaia collaborates in the sustainability of various socio-sport projects for the integration of socially disadvantaged groups through soccer, and has promoted a circuit of solidarity races throughout the country during the 2023 fiscal year in order to support the social integration projects carried out by this foundation. These projects benefit more than 65,000 people in 80 countries, providing support through education in sports values, teamwork, respect for others, and raising awareness of the importance of health and proper nutrition.

Unicaia promotes sustainable economy in Extremadura

In 2022, Unicaia 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 has collaborated especially in programs that promote sustainable economy.

After joining this alliance, Unicaia participated 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. These actions notably include 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, Unicaia formally joined the Cluster as a partner in 2022, which since then has served 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

Unicaia has once again joined the initiative promoted by the Adecco Foundation to raise awareness and promote the social and labor inclusion of women who are victims of gender violence. Their equal participation in the labor market, along with that of other people with difficulties in accessing employment, is precisely one of the main focuses of the work that this foundation has been carrying out for more than two decades.

In this regard, the financial institution, within the framework of the celebration of the International Day for the Elimination of Violence against Women, has renewed its collaboration agreement with the Adecco Foundation to support, among other training and support actions for female victims, the publication of the 11th Report on Gender Violence and Employment, which is prepared every year by this institution.

The objective of this report is, once again, to bring visibility to the social and labor reality of these women and to highlight the value of employment as a key factor for the normalization of their lives, as it has a direct impact on their economic independence, self-esteem, sense of purpose and network of contacts.

In addition to highlighting the difficulties that victims of this social evil usually face in entering the labor market, this study by the Adecco Foundation also aims to serve as a starting point for the development of proposals and initiatives to promote their inclusion in the labor market, as well as to eradicate the stereotypes that continue to hinder their access to companies and that often constitute a major barrier for them when it comes to finding employment and rebuilding their lives.

Another of the objectives pursued with its dissemination is to stimulate companies and public administrations to contribute to accelerate and normalize the presence of these women in the labor environment, as well as to collaborate in the promotion of measures and actions that favor their employability.

Unicaia's support for this initiative is part of its Equality Plan, as well as its Corporate Social Responsibility (CSR) policy, and is 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 2023, the microsite, available on Unicaia's Intranet, was kept updated to address all issues related to sustainability and CSR. Specifically, it contains a separate section for SDGs, with the aim of disseminating them among all personnel, thus increasing the Bank's awareness thereof and providing the entire workforce with an opportunity to actively participate in volunteer action that helps to achieve these goals.



Through the microsite, the Global Compact's most important training pills are made known to the entire workforce. In 2023, the material on "Training on the 2030 Agenda and the 17 United Nations Sustainable Development Goals (SDGs)" was published.

COMMITMENT TO PEOPLE

CUSTOMERS AND USERS (GRI 3.3)

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

Customer experience

The improvement of customer experience and service quality – associated with both the products and services offered and with each of the customer relationship processes and the internal activities that also have an impact on customer experience – are key elements for the sustainability of the companies. For this reason, Unicaja 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 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 was interrupted by the pandemic and the operational integration process, and work continues on deploying parts of the designed model.

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 the main tool, with a combined system of measurements and tools to capture the relevant information, at the necessary times, according to the objective of each measurement. All the information is analyzed, in an aggregate and granular manner, and complemented and contrasted with each other (global vision), in order to carry out diagnoses and action plans, following a methodological framework that seeks a positive economic impact through customer experience management.

One of the measurements with the greatest scope from a "relational" management framework are the surveys directed at customers to determine, at the branch level, the likelihood of a customer's recommendation (NPS), both regarding the Group and about 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 2024. 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. In 2023, given the best market practices and the changes in the use/availability of channels towards which the Bank is moving, telephone surveys conducted by an external provider (Stiga S.L.) have been established as a new corporate NPS measurement system, based on a stratified sampling of customers, guaranteeing the representativeness and significance of the results. This change of system has led to a break in the data series, with the Corporate NPS 2023 figure being -10.07% (the measurement range being theoretically between -100 and +100).

This indicator is systematically monitored as a corporate objective, as well as by the Risk Control and Investor Relations Department, due to its consideration from the perspective of the risk propensity framework.

The number of actions carried out by Unicaia 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	2023: 239,074 2022: 161,528	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	2023: 17,289 2022: 7,845	Total number of employee responses

In 2023, as part of the *Unicaia Escucha* ("Unicaia 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 2023 the systematic measurement of the ATM Channel, Digitization Managers Service and Telephone Answering Service - Post-call has been extended.

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, Customer Experience is part of the work group for the development of activities related to the design phase of new products.

In turn, in 2023, specific measurements were carried out, mostly within the framework of the 2022-2024 Strategic Plan projects. Special monitoring of vulnerable groups (such as the elderly) is relevant, obtaining information stratified by age and carrying out specific analyses for this group. In addition, this monitoring is complemented by measurements of the Digitization Managers service from a triple perspective: that of the client, that of the branch and that of the manager.

Unicaia 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. In 2022, the decision was made to put this measurement on hold until the organizational changes in internal services are consolidated. This has not been an obstacle to implementing 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. At the same time, surveys have been launched at the request of certain internal service providers, or as part of the 2022-2024 Strategic Plan projects.

Finally, Unicaia has a certified Quality System based on the ISO 9001:2015 standard, the scope of which is "Internal Audits of Risks, Investees, Branch Network and Financial Agents".

In 2024, we plan to advance the deployment of the Customer Experience Model through the launch of a program focused on sustainable improvement of the NPS to act on the priority improvement areas identified from the Voice of the Customer diagnosis.

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 a financial as well as a general ecosystem in full transformation. Unicaia 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 roles in offices, tools and methods of doing things that imply adaptations and new learning, both on behalf of employees and the customers. Unicaia is implementing initiatives to mitigate this impact and thus facilitate a more comfortable transition to the use of these new tools and channels for customers and employees, 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.

In this regard, the following actions have been implemented during 2023:

- Launch of a new role specialized in digitalization: During the year 2023, a new role has been implemented in 147 offices, the Bank's main branches spread throughout the country. A new specialized position, **Digitalization Manager**, has been created in these offices with the clear purpose of supporting, training and accompanying our customers in the use of alternative channels (digital channel and ATMs), adapting the message, service time and assistance to the needs of each customer, thus enabling them to become increasingly autonomous.

Likewise, this support service aims to improve the experience of our customers, especially those with more difficulties in using the new channels, by making available a figure with a clear role of support that allows them to acquire the necessary knowledge and confidence to gain access. The first customer experience measurements on this service have a very positive NPS (69.3%), with 70% of the customers surveyed stating that, in addition, the waiting time at the office was better or much better than usual. These managers are resolving 91% of queries to the satisfaction of customers, with 82% of these customers stating that they could carry out the operation in the new channel on their own. Of these customers, 76% have been assisted to accompany or formally carry out a transaction in the digital channel, 8% in the ATM and the rest in both channels.

Internally, a complete change management plan has been developed with the people in charge of this task so that, from the very beginning, they understand the importance and impact of their digital support work, including specific training in this regard, as well as constant communication through the creation of a community of digital managers where they can share doubts and best practices.

- In collaboration with Edufinet, a series of digitalization workshops for seniors continues throughout the country, including the design of two specific simulators so that seniors can use a tablet to 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 coordinated 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 continue to participate, also in a very active way, in a project for the adoption of the Bank's new Agile work approaches. Agile Coach currently functions are being carried out in two agile pilot projects (one with Scrum and the other with Scrumban) and Kanban Facilitator functions are being performed in two other teams that manage continuous work backlogs. This initiative includes specific training to facilitate change management towards this methodology.

Looking ahead to 2024, we will continue to make progress in these actions, with a special focus on the implementation of a defined Change Management methodology, which we can put into practice in some of the Bank's main projects and multiply the impact of these transformational projects through concrete work for the adoption of the new behaviors that these types of projects generate in employees, customers and processes. We will also continue to work on 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, the adoption of new digital tools by employees to facilitate and make their work more efficient, and the piloting of new work methodologies that allow us to have 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 2023 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 Edufinet.

- Development of news for specialized publications.
 - Development of articles and reports that delve into the main lines of Innovation: artificial intelligence, Blockchain and Crypto, OpenBusiness (Fintechs, Startups).
 - Participation in specific forums on innovation applied to the banking sector and educational forums to raise awareness of the importance of innovation in the banking sector, as a tool for improving our competitiveness, and in the educational sector, transmitting the new skills (critical thinking, teamwork, proactivity, etc.) that students should acquire in order to perform adequately in a new model of innovative companies.
 - Development of internal Design Thinking and Design Sprint 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 2023:

- 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 allows 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 the current digital channels (web, app, phone) with a commitment to the inclusion, security and digitalization of our customers.
- Laboratory together with the startup Divilo to provide SMEs and freelancers with solutions for digitizing their payments and collections. The objective of the laboratory was both to introduce our customers to new services of value around the digitization of payments, as well as the promotion, by Unicaja, of Spanish startups with high projection in our geographical areas of interest, as part of our collaborative and co-innovation approach to generate value in the areas where we operate.

- An artificial intelligence laboratory applied to compliance with MiFID II (Market in Financial Instruments Directive) regulations, the objective of which is to see how artificial intelligence can help the Bank carry out a more automated process of the MiFID directive.
- 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.

Digital business

In the digital area, the year 2023 has been marked with a continued focus on the development of all lines and the promotion of the Digital Plan included in the framework of the 2022-2024 Strategic Plan. This momentum has led to significant progress, achieving key strategy milestones and consolidating improvements in the main monitoring ratios of the digital strategy:

- Digital adoption.

Within the objectives set out in the 2022-2024 Strategic Plan, a significant milestone has been achieved, with 64.4% of customers being digital assets, exceeding the 60% target. This achievement reflects the Bank's commitment to align digital capabilities with the growing demand from customers for the regular use of digital channels for their financial management and relationship with the Bank.

- Improved usability and accessibility.

During 2023, efforts have been focused on improving the usability and accessibility of digital assets. The successful implementation of the new *Muy Tú* Digital Banking has been a strategic milestone, offering our customers a renewed experience focused on updated and intuitive navigation. In addition, the signing of a collaboration agreement with ONCE (the Spanish National Association of the Blind) reflects our commitment to the continuous improvement of accessibility in our digital interfaces. All this allows us to have the foundations and technological platforms to develop a digital banking aligned with the expectations of our customers and with the objective of evolving among the best in the sector in terms of user perception, functionality, ease of use and accessibility.

- Advances in digital operations.

The weight of digital operations continues to increase, representing 24.1% of sales and 91.7% of transfers by the end of 2023. In addition, 471,000 customers are already managed through remote managers (195,000 customers in 2022), covering especially those who do not have close access to physical branches as an element to promote financial inclusion.

- Key advances in digital strategy.

During 2023, significant progress has been made in the digital strategy based on the implementation and development of key digital capabilities in Digital Onboarding; the Virtual Assistant as a marketing and user service channel that offers a new, more natural and adapted conversational interface for some customer groups; the Digital Consumer Platform; the Digital Account Transfer service that makes the complex operations of transferring accounts and direct debits of bills from other banks easier for our customers; the deployment of Remote Sales services that allow us to improve the management of financial products and services in geographic areas with less physical presence of branches, in addition to the activation of all the capabilities of the Marketing Automation platform, managing the entire offer aimed at customers in an automated way, with an omnichannel vision and based on Artificial Intelligence models.

- Contribution of Digital Channels.

The momentum maintained during 2023 on the Digital Plan consolidates the improvement achieved in the adoption, acquisition and digital sales rates. By the end of 2023, 64.4% of customers are digital (61.5% in 2022). Of the new customers, 30% were acquired through the digital channel. The contribution of digital channels to the contracting of new consumer loans represents 49.2% of the total; in the case of accounts, 21.9%, and for subscriptions in investment funds/delegated portfolio management, 27%.

Social media

The work on social networks focuses on the general objectives established for the Bank's online presence in its social networks, blog (UniBlog) and podcast channel (Unicaja Podcast):



- Bring the brand closer to the digital world.
- Develop a digital entity image through a structure of official accounts.
- Be an open, friendly bank.
- Respond and attend to customers and users in the digital environment.
- Publish the Bank's news and corporate and commercial 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 in the Bank's social networks, as well as in its blog and podcast channel. Throughout 2023, more than 300 publications were shared (more than 260 in 2022) with a reach of more than 317,000 impressions (approximately 353,000 impressions in 2022).

Unicaja's presence on social media is structured in two aspects. Firstly there are corporate profiles of an institutional nature (X - formerly Twitter-, Facebook, LinkedIn, Instagram and YouTube) while secondly there are profiles oriented toward customer service (X, via a specific channel @UnicajaResponde) and Facebook (where queries received on the open platform and via Facebook Messenger regarding the service provided are answered).

The number of queries requesting information and attention through social networks (mainly Facebook and X) maintains a significant volume, due to specific processes such as the change to Digital Banking and the increase derived from the addition of customers after the integration.

At the close of 2023, the number of followers on X was 21,309 (17,446 on @UnicajaBanco and 3,863 on @UnicajaResponde), the Facebook page had 31,288 followers, LinkedIn followers amounted to 20,388, Instagram had 86,295 and YouTube had 1,577 subscribers. The total community on the Bank's networks increased by more than 50% last year. At the end of 2022 it was 103,731 users and in 2023 it grew to 160,821, with Instagram being the channel that experienced the most growth in followers.

In addition to Unicaja's main social channels, there are other specialized channels for young people, called Espacio Joven Uni on Facebook, X, Instagram and YouTube. These channels exceeded 73,300 followers in 2023 (75,800 in 2022).

Meanwhile, the customer service data offered through Unicaja's social media during 2023 were as follows:

A total of 17,961 queries were received during the year (26,950 in 2022), 33% less than the previous year (which saw integration and an unusual increase in queries). Of these, 13,027 came through Facebook, 2,808 through the social network X (formerly Twitter through the @UnicajaResponde account), 1,844 through Google Play, 277 through Apple's App Store and 5 through Huawei's App Gallery.

In 2023 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 44.5% (Facebook), 15.3% (X) and 36.4% (both social media combined). The aspects most highly valued by customers are the speed of response, treatment and resolution of the consultation or management. We remind you that the NPS has a scale from -100% to +100%. These results show positive levels of recommendation.

Customer experience NPS	2023	2022
Twitter	15.3 %	10.8 %
Facebook Messenger	44.5 %	44.7 %
Both	36.5 %	34.2 %

In addition, a total of 57 articles were published on the Unicaja blog (UniBlog) in 2023 (37 articles in 2022); the number of users accessing the blog was 134,913, compared to 61,257 in the previous year, and the total number of visits was 188,878 (77,367 visits in 2022).

Customer Service (GRI 2.16, GRI 2.25)

For the Unicaja 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 2023, this Service received a total of 56,494 registered complaints and claims, compared to 55,605 received in 2022.

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

Breakdown of complaints received from Group Companies	2023	2022
Unigest	20	24
Unicorp Equity	1	1
Unimediación	5	1
Segurandalus	0	0
Duero Vida	20	15
Liberbank Vida y Pensiones*	22	235
Liberbank Pensiones	0	0
CCM Brokers 2007	0	0
TOTAL	68	276

Table 1. Breakdown of Group Company claims

*Extinguished by merger by absorption by Unicorp Vida, through a public deed executed on 08/01/23, registered in the Mercantile Registry on 08/29/23.

In fiscal year 2023, the average resolution time for CSD (claims and entitlements) was 45.65 days, compared to 48.4 days in 2022, regardless of the date of entry.

Of those received during the year, as of December 31, 2023, 37,371 complaints and claims have been resolved. 5,659 were rejected as they did not meet the requirements established by current regulations for admission and the customers were duly informed. Where appropriate, the corresponding authorities were notified so they could act accordingly.

Type of complaints and claims resolved by Unicaia	2023	2022
Assets	21,606	14,586
Liabilities	6,330	9,986
Services	2,690	3,926
Means of payment	5,075	13,313
Others	1,670	1,812
TOTAL	37,371	43,623

Table 2. Types of complaints and claims resolved by Unicaia.

In the complaints resolved by the Customer Service Department, the resolutions in 2023 of those received in the same year break down as follows: 10,054 complaints that were resolved in favor of the customer, 5,168 requests for information or explanations were also answered and 20,428 that were resolved in favor of the Bank.

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

Unicaia	Favorable to the customer	Favorable to the Bank	Pending resolution	TOTAL
2023*	524 (58.16)%	148 (16.43)%	229 (25.42)%	901 (100)%
2022*	627 (69.98)%	265 (29.58)%	4 (0.45)%	896 (100)%

Table 3. Resolutions of claims resolved by Unicaia supervisory bodies (Bank of Spain - CNMV - Directorate-General for Insurance and Pension Funds)

*Provisional data as of February 13, 2024

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

Unicaja 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 complies with current regulations and has resources that enable it to detect and correct any non-compliance it may incur.

Unicaja's advertising activities are clear, sufficient, truthful and objective. When designing advertising campaigns and the advertising pieces that comprise them, Unicaja 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 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, proposals for new financial products and services and their possible implications are evaluated 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 Commercial Committee must consider them and submit them for approval by its members. In 2023, there is no record of any incident.

Among other aspects, it examines the contracting procedure, the adequacy of the product or service to regulatory requirements, its effects on the Bank's risk profile and the possible remuneration associated with the distribution of the product or service in order to determine whether its characteristics are in line with regulations and established internal policies and do not create conflicts of interest.

Cybersecurity, privacy, continuity and technology risk

Unicaja 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 Unicaia 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, Unicaia 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 Unicaia'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.

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

Three lines of defense model

Unicaia has a Cybersecurity and Technological Risk Governance Framework approved by Company 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 Management 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.

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- Second line of defense, represented by the Risk Control and Supervisory Relations General Management department, in charge of defining cybersecurity and technological risk policies, ensuring their implementation and continuously assessing the risks to which the Bank 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 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:

- The Technology and Innovation Committee, which supports the Board of Directors, with the following functions:
 - Assisting 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.
 - Overseeing the optimization of technological support for information processing and the development of systems and applications, ensuring their proper operation and data security.
 - Monitoring the process of technological transformation of the Company, with particular attention to its impact on the business model.
 - Following 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.

- Providing whatever assistance is required, within the framework of their respective competencies, by the Audit and Regulatory Compliance Committee and by the Risk Committee, working together 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 Unicaia's corporate website.
- Technology Risk Committee and Personal Data Protection Committee, of which the relevant directorates in cybersecurity and technology risk management are members.
- Operational groups, representing the areas of operation and control: business, physical security, legal, IT, etc.

Risk metrics and control framework

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

- Risk appetite: establishes the maximum tolerance threshold for the Bank's technological risk.
- Regulatory body: defines the Bank's principles of action at the strategic, control and operational levels in terms of ICT risk management and security.
- Risk assessment and treatment methodology: processes for the identification and assessment of technological risks based on the analysis of different scenarios, establishing measures to align them with the Bank's appetite.
- Risk metrics and indicators: obtaining and measuring risk indicators (KPI) that allow the quantitative and qualitative assessment of the Bank's level of exposure to technological risk and the level of adequacy of its processes to the strategic principles established.
- Controls on ICT regulatory compliance: establishes the set of controls required of the Bank by the different regulations and best sectorial practices in the area of technological risk management, allowing it to assess its degree of maturity and identify potential areas for improvement.

Cybersecurity, privacy and fraud management

Cybersecurity

The technological and cybersecurity risks faced by the Bank increase as cyberattacks 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, Unicaia 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 Unicaia'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. The Bank continues to improve the mechanisms to protect against information leaks and the technical and human capacities for information processing.
- 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 2023, work has continued on incorporating feeds into monitoring tools and automating and orchestrating responses to security incidents.
- Crisis management and security incident communication. Unicaia has specific procedures to ensure timely and proper communication of the occurrence of security incidents to the relevant internal and external parties involved.
- Security by design and by default. Initiatives for the implementation of secure development processes remain active, ensuring that all projects and developments executed in Unicaia have associated security requirements according 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.

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

Unicaja is fully committed to the protection of personal data and the right to privacy, adopting a conscious, diligent and proactive attitude in the processing of personal data carried out in the Bank, in accordance with current regulations: General Data Protection Regulation 679/2016 (GDPR) and Organic Law on Personal Data Protection and Guarantee of Digital Rights 3/2018 (LOPDGDD).

To this end, the Bank has adopted a General Privacy Policy that acts as a framework in which the main privacy and personal data protection requirements are established, committing itself to protect and treat all personal data in a way that ensures compliance with the applicable regulations. It also has a Privacy Governance Model where the main functions in the Bank are defined in terms of strategy, organization and governance parameters for the protection of personal data.

The framework of the General Privacy Policy is complemented by internal regulations, guidelines and procedures, and compliance therewith is continuously monitored. Controls are also incorporated with the aim to mitigate potential risks that could arise from non-compliance.

Unicaja has appointed before the Spanish Data Protection Agency (AEPD) a common Data Protection Delegate (DPD) for the Bank and for certain Unicaja Group Companies and, in order to provide the best guarantees of compliance with privacy objectives, the Bank has a Personal Data Protection Committee, which defines any risks identified and monitors the action plans to address same.

During the 2023 fiscal year, the specific Training Plan on personal data protection has been maintained, focusing on the process of awareness and training of personnel involved in processing operations. For this purpose, employees have available to them on the corporate intranet platform the information, training, regulations, procedures and guidelines applicable to data protection. These materials are reviewed periodically and there is a specific internal application to make queries on data protection to the Data Protection Officer.

With regard to Unicaja's compliance with the principle of proactive responsibility required by personal data protection regulations, it should be noted that Unicaja is the first financial institution to be certified by AENOR in the UNE-EN ISO/IEC 27001:2017 and ISO/IEC 27701:2021 standards. On September 1, 2022, AENOR has certified that Unicaja 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 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.

Finally, in relation to the complaints filed with the Supervisor in this matter against Unicaja, by virtue of the AEPD's previous mechanism for admitting claims for processing, a total of 22 complaints were received in 2023 (14 in 2022), of which 11 have been shelved, seven were not admitted and four proceedings continue to be processed. Based on these actions, the complaints filed or not admitted cannot be considered substantiated complaints, from which it is concluded that in the reporting period there have been no significant cases of non-compliance and the Bank has not been sanctioned by the supervisory authority.

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

Unicaia 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 the processes for detecting fraudulent behavior patterns, extension of blocking and restrictions to certain operations subject to fraud, reinforcement in the monitoring and closure of websites that impersonate the Bank's identity, reinforcement of the detection and blocking of SMS communications that impersonate the Bank, improvement in the monitoring of transactional operations, review of the onboarding process and improvement of the processes for detecting fraudulent accounts in this channel, automation of fraud management processes.
- Organizational measures: updating of internal action protocols for the treatment of fraud operations.

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

Business continuity and operational resilience

Unicaia works continuously to strengthen 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 its critical services.

In this context, during the year 2023, 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.

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)

Unicaia 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 2023, 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

In-house 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 to ensure the expertise of corporate personnel.



Customer awareness

Unicaia carries out constant awareness campaigns for customers through its various digital channels (application, website and email):

- Awareness campaigns through social networks on smishing, phishing and other practices associated with cyber fraud.
- E-mail communications to customers.
- Internal bank application notifications.
- Publication of articles in Unicaia's UniBlog.

Likewise, during 2023, the Unicaia Responde and the Facebook, X (formerly 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)

Unicaia 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'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.

In 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 is the first bank at the national level with privacy certification for the full scope of its processing activities.

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

Technology Plan

Unicaja's 2023-2024 Technology Plan includes specific initiatives defined in the 2022-2024 Strategic Plan. In 2023, projects related to ESG business, sustainability and CSR, among others, were carried out.

- ESG, sustainability and CSR business projects.
 - Initiatives within the scope of Next Generation EU.
 - ESG Risk Scorecard.
 - Initiatives within the scope of the Sustainable Business Agenda.
 - Initiatives within the scope of the Sustainable Finance Action Plan and ESG risk strategy.
- Non-financial risk projects.
- Projects in the area of Human Resources, talent and culture.
- Regulatory projects, relevant for disclosure purposes.

Proximity banking and financial inclusion (FS13)

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 also has various customer service channels available, such as ATMs and telephone and online remote banking technological 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.

Adaptation to new technologies is compatible with the availability of a commercial network through branches 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 is the sole provider of financial services through permanent branches in 37 municipalities with small populations and consequently, very small markets. In 2023, the percentage of the branch network located in municipalities with less than 10,000 inhabitants was 29.52% (29.42% in 2022).

In line with the aforementioned actions, in 2022 Unicaja and the Málaga Provincial Council signed a general action protocol for the development of joint actions to contribute to promoting financial inclusion and education in the province of Málaga, which was completed in 2023 with the installation of ATMs in municipalities with small populations, and with the development of financial education initiatives with the rural population, the elderly and other vulnerable groups.

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's adherence to the revised version of this 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 at the time and the situation at year-end 2023:

Measure	Status
The extension of the opening hours of face-to-face service, at least from 9 a.m. to 2 p.m. for cashier services, which will be provided at the window or at the cashier's desk.	Executed and in progress
Preferential treatment of the elderly in the branches.	Executed and in progress
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 and in progress
Telephone hours are from 9 a.m. to 6 p.m. for customers who receive services without a branch.	Executed and in progress
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 and in progress
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) for 2022 and 2023, have been transferred to CECA for the aggregation of the information of the entire Spanish banking sector.

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.

Unicaja and Correos have signed a collaboration protocol in March 2023 to expand access to financial services in rural Spain. In this way, Correos offers Unicaja its network of 2,389 branches and its nearly 6,000 rural letter carriers, which will be able to facilitate the provision of basic financial services in all Spanish municipalities, with special attention to those located in rural Spain, as well as to the elderly and the disabled. Technological and procedural developments are in the development phase at year-end 2023.

SHAREHOLDERS AND INVESTORS (GRI 3.3)

Unicaja 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)

The employees are Unicaja’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 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 2023, the parent company's employees (6,753) accounted for approximately 89.8% of the Group's total workforce (7,523).

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

At the end of fiscal year 2023, Unicaia (parent company) had a total workforce of 6,753 employees, all of whom were structural employees.

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

With regard to the profile of the Unicaia Group workforce:

	Stakeholders	Unicaia Group companies	
Employees		2023	2022
Workforce profile	Number of employees	7,523	7,853
	Workforce distribution (men/women,% of total)	45.7/54.3	45.9/54.1
	Average employee age (years)	48	47.3
	Average length of service (years)	20.2	19.6

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

	Stakeholders	Unicaia Group companies	
Employees		2023	2022
Workforce profile	Number of employees	6,753	7,034
	Workforce distribution (men/women,% of total)	46.2/53.8	46.4/53.6
	Average employee age (years)	48.6	47.9
Training	Investment in training (millions of euros)	1.49	2.08
	Training hours	468,556	711,137.6
Absenteeism	Days missed (% of theoretical days)	5.03	5.28

Of the entire workforce, 100% has an indefinite-term contract. The average age of the workforce is 48.6 years and the average length of service is 21.4 years, though 4.7% of employees (men and women) having been with the group for less than 10 years. Women account for 53.8% of the workforce. This percentage continues to increase due to the combination of higher female participation in new hires and retirements and departures due to collective layoffs, which, in the latter case, mainly affect the male group. The effect of the appointments in recent years is clearly shown by the fact that women account for 54.2% of employees under 35 years of age.

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

TYPE OF CONTRACT	MEN	WOMEN	TOTAL
Indefinite full-time	3,424	4,039	7,463
Indefinite part-time	1	19	20
Temporary full-time	13	26	39
Temporary part-time	-	1	1
TOTAL	3,438	4,085	7,523

The distribution of Unicaia Group's total workforce by gender and age group and its comparison with fiscal year 2022 is shown below:

Workforce distribution by gender and age group

Age (years)	Men		Women		TOTAL	
	2023	2022	2023	2022	2023	2022
Up to 25	12	12	10	27	22	39
From 25 to 30	42	37	87	100	129	137
From 30 to 35	37	41	121	126	158	167
From 35 to 40	109	170	216	333	325	503
From 40 to 45	616	725	970	1,085	1,586	1,810
From 45 to 50	1,041	1,067	1,260	1,223	2,301	2,290
From 50 to 55	1,057	1,087	998	983	2,055	2,070
From 55 to 60	474	415	406	356	880	771
Over 60	50	52	17	14	67	66
Total	3,438	3,606	4,085	4,247	7,523	7,853

The distribution by gender and age of the parent company's workforce and its comparison with fiscal year 2022 is shown below:

Workforce distribution by gender and age group						
Age (years)	Men		Women		TOTAL	
	2023	2022	2023	2022	2023	2022
Up to 25	4	1	-	-	4	1
From 25 to 30	12	8	8	10	20	18
From 30 to 35	17	19	31	31	48	50
From 35 to 40	92	150	166	291	258	441
From 40 to 45	571	673	917	1,031	1,488	1,704
From 45 to 50	975	999	1,199	1,156	2,174	2,155
From 50 to 55	990	1,012	921	912	1,911	1,924
From 55 to 60	419	364	379	331	798	695
Over 60	41	39	11	7	52	46
Total	3,121	3,265	3,632	3,769	6,753	7,034

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		TOTAL	
	2023	2022	2023	2022	2023	2022
GROUP 1	3,107	3,243	3,620	3,750	6,727	6,993
G1 - Level I-V	1,690	1,776	1,076	1,090	2,766	2,866
G1 - Level VI-IX	1,275	1,278	2,310	2,315	3,585	3,593
G1- Level X-XIV	142	189	234	345	376	534
GROUP 2	14	15	11	11	25	26
DIGITAL LBK PROCED.*	-	7	-	7	-	14
OTHERS	-	-	1	1	1	1
Parent company subtotal	3,121	3,265	3,632	3,769	6,753	7,034
Management	34	43	29	57	63	100
Technicians	115	121	123	100	238	221
Administrative and sales personnel	149	156	267	289	416	445
Auxiliary personnel	19	21	34	32	53	53
Group company subtotal	317	341	453	478	770	819
GROUP TOTAL	3,438	3,606	4,085	4,247	7,523	7,853

*Application of the Collective Bargaining Agreement for Consulting Firms

The following table shows the average number of contracts at the Unicaja Group (parent company), 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	3,183	1	0	0	3,184
Women	3,688	0	0	0	3,688
Total	6,871	1	0	0	6,872

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	2	-	-	-	2
From 25 to 30	14	-	-	-	15
From 30 to 35	49	-	-	-	49
From 35 to 40	262	-	-	-	262
From 40 to 45	1,483	-	-	-	1,483
From 45 to 50	2,184	-	-	-	2,184
From 50 to 55	1,922	-	-	-	1,923
From 55 to 60	893	-	-	-	893
Over 60	62	-	-	-	62
Total	6,871	1	-	-	6,872

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

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
G1 - Level I-V	2,803	-	-	-	2,803
G1 - Level VI-IX	3,598	-	-	-	3,599
G1 - Level X-XIV	433	-	-	-	434
G2 - Level II-III	25	-	-	-	25
OTHERS	11	-	-	-	11
Total	6,871	1	-	-	6,872

The average number of contracts of the Group's investees is set forth below. Taking into account the aforementioned criterion (number of employees present in the investee company at the end of the month and 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.

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Men	304	-	27	-	331
Women	405	15	52	2	474
Total	710	15	79	2	805

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	4	-	17	-	21
From 25 to 30	77	-	42	-	119
From 30 to 35	93	7	13	1	113
From 35 to 40	61	4	3	-	68
From 40 to 45	99	-	2	-	101
From 45 to 50	129	-	1	-	130
From 50 to 55	143	3	-	-	146
From 55 to 60	87	1	-	1	89
Over 60	17	-	1	-	18
Total	710	15	79	2	805

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	65	-	-	-	65
Technicians	241	4	1	-	246
Administrative and sales personnel	355	10	69	1	435
Auxiliary personnel	48	-	8	1	58
Total	710	15	79	2	805

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	304	-	13	-	317
Women	409	19	26	1	455
Total	713	19	39	1	772

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	7	-	11	-	18
From 25 to 30	92	-	17	-	109
From 30 to 35	93	10	7	-	110
From 35 to 40	60	5	2	-	67
From 40 to 45	97	-	1	-	98
From 45 to 50	127	-	-	-	127
From 50 to 55	143	3	-	-	146
From 55 to 60	80	1	-	1	82
Over 60	14	-	1	-	15
Total	713	19	39	1	772

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	63	-	-	-	63
Technicians	237	4	-	-	241
Administrative and sales personnel	365	15	35	-	415
Auxiliary personnel	48	-	4	1	53
Total	713	19	39	1	772

The number of terminations of the parent company's employees in fiscal 2023, by gender, age and professional category is as follows:

Number of dismissals by gender and age group				
Age (years)	Men		Women	
	2023	2022	2023	2022
From 40 to 45	2	-	1	-
From 45 to 50	1	-	2	1
From 50 to 55	1	1	1	-
From 55 to 60	2	-	-	-
More than 60 years	1	-	-	-
Total	7	1	4	1

Number of dismissals by gender and professional category				
Professional category	Men		Women	
	2023	2022	2023	2022
G1 - Level I-V	3	1	2	-
G1 - Level VI-IX	4	-	1	-
G1 - Level X-XIV	-	-	1	1
Total	7	1	4	1

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	
	2023	2022	2023	2022
From 25 to 30	0	3	1	1
From 30 to 35	-	3	1	2
From 35 to 40	1	-	-	-
From 40 to 45	1	1	-	3
From 45 to 50	-	3	1	4
From 50 to 55	-	3	-	5
From 55 to 60	9	1	2	-
Over 60	2	2	3	-
Total	13	16	8	15

Number of dismissals by gender and professional category

Professional category	Men		Women	
	2023	2022	2023	2022
Management	1	3	1	2
Technicians	1	2	1	3
Administrative and sales personnel	11	6	6	8
Auxiliary personnel	-	5	-	2
Total	13	16	8	15

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 Unicaia, as provided for in Articles 40, 41 and 51 of the Workers' Statute, was concluded with the agreement of the management and the employees' 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	
	2023	2022	2023	2022
From 25 to 30	-	1	-	-
From 30 to 35	-	1	-	1
From 35 to 40	1	8	-	23
From 40 to 45	-	39	2	69
From 45 to 50	5	39	-	50
From 50 to 55	26	120	9	151
From 55 to 60	103	365	104	285
Over 60	8	59	1	18
Total	143	632	116	597

Number of dismissals by gender and professional category

Professional category	Men		Women	
	2023	2022	2023	2022
G1 - Level I-V	99	367	39	164
G1 - Level VI-IX	43	243	76	386
G1 - Level X-XIV	1	18	1	43
GROUP 2	-	4	-	2
Others	-	-	-	2
Total	143	632	116	597

Out of the Unicaia Group's total workforce, 36% operates in the Autonomous Community of Andalusia. As for the parent company data, 37.5% of the workforce carries out its activity in the Autonomous Community of Andalusia, while 16.5% of the workforce carries out its activity in the Autonomous Community of Castilla y León (38% and 16.4% respectively, in 2022), corresponding to the geographical distribution of the Group's operational and commercial structure as a result of the integration of Liberbank into Unicaia 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, understanding "parental right" to be the paternity and maternity rights enjoyed by Unicaia (the parent company) employees, 139 employees (81 men and 58 women) have been entitled to parental leave during 2023 and have availed themselves thereof. In the Group's investee companies, 26 employees (8 men and 18 women) were entitled to parental leave during 2023, 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 139 (81 men and 58 women) at Unicaia (the parent company).

Based on 2023 data at Unicaia, the return-to-work rate is 100% (96.00% in 2022).

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

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

Attached is a table with the average remuneration per level of the Unicaja Group employees, referring to the fiscal year 2023, and the variation with respect to the fiscal year 2022:

Average remuneration by gender and professional category (in euros)								
GROUP	Men	No.	Women	No.	TOTAL	No.	Salary gap*	% VAR. AVERAGE
G1 - Level I-V**	53,842	1,690	49,242	1,076	52,052	2,766	8.54 %	3.16 %
G1 – Level VI-IX**	40,056	1,275	38,851	2,310	39,280	3,585	3.01 %	4.69 %
G1 – Level X-XIV**	33,892	142	33,178	234	33,448	376	2.1%	7.92 %
GROUP 2	35,427	14	40,082	11	37,475	25	-13.14 %	4.61 %
OTHERS	-	-	11,936	1	11,936	1	-%	10.82 %
Parent company subtotal	47,220	3,121	41,560	3,632	44,176	6,753	11.98 %	4.43 %
Management	79,204	34	53,960	29	67,584	63	31.87 %	32.86 %
Technicians	44,200	115	36,792	123	40,372	238	16.76 %	-6.79 %
Administrative and sales personnel	31,010	149	21,869	267	25,143	416	29.48 %	5.78 %
Auxiliary personnel	16,721	19	16,892	34	16,831	53	-1.03 %	-1.65 %
Group company subtotal	40,108	317	27,602	453	32,750	770	31.18 %	2.60 %
GROUP TOTAL	46,564	3,438	40,013	4,085	43,007	7,523	14.07 %	4.33 %

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

** Levels I-XIV correspond to the pay levels of the Collective Bargaining Agreement for Savings Banks and Financial Institutions, with the maximum for Group 1 being Level I and the minimum Level XIV.

The basic salary ratio between both sexes and in each professional category is 100%, since the salaries correspond to those set by the Collective Bargaining Agreement for Savings Banks and Financial Institutions at each level for employees of the parent company, so there are no salary differences based on sex at the same professional level. 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 2023, the average remuneration of women was 6% below while that of men was 7% 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, the different levels of responsibility and the different salary structures of the entities that have been integrated into Unicaia over time.

The following table shows the average remuneration by age brackets of the Unicaia Group in 2023.

Average remuneration by gender and age group								
AGE	Men		Women		TOTAL		Salary gap*	% VAR. AVERAGE REMUNERATION
	No.		No.		No.			
Up to 25	18,011	12	15,367	10	16,809	22	14.68 %	10.52 %
From 25 to 30	19,037	42	17,219	87	17,811	129	9.55 %	4.02 %
From 30 to 35	31,563	37	24,694	121	26,303	158	21.76 %	3.95 %
From 35 to 40	40,164	109	35,709	216	37,203	325	11.09 %	3.96 %
From 40 to 45	41,805	616	37,248	970	39,018	1,586	10.9%	4.26 %
From 45 to 50	45,481	1,041	40,264	1,260	42,624	2,301	11.47 %	4.19 %
From 50 to 55	49,701	1,057	43,852	998	46,860	2,055	11.77 %	2.18 %
From 55 to 60	52,110	474	58,703	406	50,538	880	6.54 %	0.98 %
Over 60	63,872	50	41,032	17	58,077	67	35.76 %	5.72 %
Total	46,564	3,438	40,013	4,085	43,007	7,523	14.07 %	4.33 %

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

With regard to age distribution, the greatest difference between the average remuneration of men and women was concentrated in the 60+ age bracket, with men representing 75% 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.

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

For fiscal year 2023, all employees of the parent company were subject to the application of incentive schemes. With respect to the payment of variable compensation in 2023, 96% of the workforce has benefited from it, representing, on average, 4.55% of their fixed compensation (51% of the workforce in 2022, representing 6.09% 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'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	
	2023	2022	2023	2022
Executive directors	1,006,110	828,680	-	-
Non-executive directors	83,350	76,500	109,250	72,840
Total	8	9	6	6

Note 1. The average reported remuneration includes all compensation items, expressed in annual terms. The total remuneration for directors received in 2023, even if they do not remain in office at December 31, has been taken into account.

Note 2. The average compensation was calculated based on the average number of board members during the year.

Post-employment commitments (GRI 201-3, GRI 404-2)

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

After the merger with Liberbank, Unicaja, 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 is currently the promoter of all of the following pension plans: Unicaja 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 financial statements, which are published on Unicaja's corporate website each year.

Employment of people with disabilities (GRI 405-1)

At December 31, 2023, Unicaja 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 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 111 in 2023 (117 in 2022), while in the subsidiaries it was equal to 13 (17 in 2022). The total number of people with disabilities employed by the Group in 2022 was 134.

Additionally, Unicaja offers training grants for the children of disabled employees. In 2023, 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)

The year 2023 saw the consolidation of the integration of all preventive activities in Unicaja's own Prevention Service, implementing this Management System model throughout the Bank as a result of the merger process with the former Liberbank, with the implementation of single protocols and procedures.

This Prevention Management System is updated periodically and permanently, adapting to regulatory developments and applying technological progress to the new business reality. This system is subject to review controls by internal and external auditors through audit systems, both that required by the Prevention Services Regulation (RD 39/1997 of January 17) and that for the renewal of the certification with AENOR of the Management System according to the ISO 45001:2018 standard.

The Annual ORP Plan, approved by the Intercenter Health and Safety Committee, established 9 strategic objectives developed into 15 operational objectives, notably including the commitment to address an advanced evaluation of psychosocial risks in the Bank and the implementation of an access control system to the work centers of the branch network that would connect with the control tools for the hiring of external companies for an effective business coordination in accordance with RD 171/2004, of January 30, 2004.

The Health and Safety Committees of the former Liberbank have been integrated into the Intercenter Committee as the sole interlocutor body for prevention in Unicaja.

The Document Management System has been reviewed and brought up-to-date by updating the Annual Plan and the Procedures Manual.

Medical check-up and flu vaccination campaigns were carried out throughout 2023. A total of 2,622 medical examinations were performed, 94% of those requested. A total of 1,808 flu vaccines were administered.

A total of 201 work center evaluations were carried out, for a total of 1,888 jobs evaluated. As a result of these evaluations, 2,563 corrective actions have been managed.

In terms of occupational risk prevention training, 14 preventive training actions have been carried out, which translates into 4,716 employees trained and 22,158 hours of training in this subject. In relation to emergency plans, 83 actions have been carried out in singular buildings.

The occupational accident rate at Unicaja (parent company) is very low, typical of administrative activities, with the preventive activities implemented having a significant influence. This is shown by the fact that the days lost due to occupational accidents account for 0.01% of the total theoretical days, with the incidence rate in 2023 standing at 1.48% and the frequency rate at 1.03. As for the distribution of occupational accidents by sex, four corresponded to men (40%) and six to women (60%). In terms of severity, ten accidents were considered minor and no accidents were considered serious. The average duration rate of occupational accidents is 18.8 days, and the severity rate of these was 0.02%. Absenteeism caused by common illnesses and non-occupational accidents presents a rate of 5.03% of the theoretical working days in 2023, equivalent to 83,585.55 working days (585,098.85 working hours).

	ACCIDENTS AT WORK					
	2023	2022	2023	2022	2023	2022
	Days missed (%)		Incidence rate (‰)		Frequency rate (%)	
Industrial accident	0.01	0.05	1.48	3.66	1.03	2.54

ACCIDENTS AT WORK						
Industrial accident						
	Gender (%)		Severity (%)		Average duration index (days)	Severity index (‰)
	Men	Women	Serious	Minor		
2023	40	60	-	100	18.8	0.02
2022	25.93	74.07	3.7	96.3	32.16	0.08

ABSENTEEISM			
Common illness and non-occupational accidents			
	Rate	Days missed	Absence hours
2023	5.03	83,858.55	585,098.85
2022	5.28	96,339.47	674,376.29

With regard to data from the Group's investees, there were no occupational accidents in 2023:

ACCIDENTS AT WORK						
	2023	2022	2023	2022	2023	2022
	Days missed (%)		Incidence rate (‰)		Frequency rate (%)	
Industrial accident	-	0.014	-	4.88	-	2.81

ACCIDENTS AT WORK						
Industrial accident						
	Gender (%)		Severity (%)		Average duration index (days)	Severity index (‰)
	Men	Women	Serious	Minor		
2023	-	-	-	-	-	-
2022	37.5	62.5	-	100	58	0.14

	ABSENTEEISM		
	Common illness and non-occupational accidents		
	Rate	Days missed	Absence hours
2023	0.03	4,525	34,934
2022	0.03	5,635	44,557

Social benefits (GRI 401-2)

Unicaja'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 employees 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 2023, 1,134 agreement loans (social advances, social loans and housing agreement fixed in the collective bargaining agreement) totaling 33.71 million euros were granted. Additionally, 447 free loans to employees were approved, amounting to 13.95 million euros.

In addition, contributions to Unicaja's employee pension plans amounted to 18 million euros in 2023 (18.7 million euros in 2022).

Newly hired employees are offered the chance to join the Employees' Pension Plan with one month of seniority in the contract, following the modification introduced by Royal Decree 668/2023, of July 18, which amends the Pension Plans and Funds Regulations.

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

Unicaja 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 2023, the entire workforce of Unicaja (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, 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 as of said date.

On the occasion of the agreement, dated December 3, 2021, between the Bank and the trade 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, 259 contracts have been terminated in 2023, through voluntary secondment.

Unicaja'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 in 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.
- 2023 Annual Prevention Plan.

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

For Unicaja, training represents a commitment to people, whose main objective is to contribute to the personal and professional development of the staff, in order to respond to the needs of customers, regulations, transformation and the individual expectations of internal talent.

In this regard, Unicaja's Training Plan for 2023 has been developed with an investment of 1,487,100 euros (2,082,491 euros in 2022), and 468,556 hours of training, aimed at the entire workforce (711,137.60 hours of training in 2022). The average number of hours per employee has been 69 (92 hours in 2022).

The training project with the greatest impact in terms of hours in 2023 was for training aimed at obtaining and maintaining certifications, which accounted for a total of 336,133 hours of training, 71.73% of the total number of hours provided in 2023 (345,180 hours of training, 48.5% of the total number of hours provided in 2022).

Distribution of training hours by professional category:

Category	Hours	
	2023	2022
G1 - Level I-V	186,051.63	312,362.45
G1 - Level VI-IX	258,680.55	363,938.35
G1 - Level X-XIV	22,869.30	32,806.3
G2 - Level II-III	914.5	1,895.5
Source Liberbank Digital	7.5	135
Parent company subtotal	468,556.48	711,137.6
Management	1,772.1	2,391.9
Technicians	6,748.7	5,137.65
Administrative and sales personnel	10,502.5	10,435.2
Auxiliary personnel	10	10
Group company subtotal	19,033.3	17,974.75
Group total	487,589.78	729,112.35

Note: The total hours of training in 2023 included 33 hours completed by students on internships at Unicaia.

The Training Plan is grouped into ten blocks:

1. New personnel training and/or retraining.
2. Internal Demand: within this section, the Savings Management Seminars stand out, where contents on economic indicators (GDP, unemployment, fiscal policies, interest rates, monetary policies, etc.), long-term savings management and markets were developed. This training action was given to 994 employees (4,520 hours of training). Also noteworthy is the customer service training, completed by 34 employees.
3. Career Plans: this block includes all the specialized courses given to the group of employees who are part of any of the career plans in force in the Bank. In addition, the following specific plans are highlighted:
 - Training program in Internal Auditing of Credit Institutions: aimed at the audit team (66 participants). Among the contents of this program it is important to highlight the following: Economic-financial situation, New developments in data protection, New developments in the prevention of money laundering, code of best practices, ethics and the Audit Code of Conduct.
 - Career plan for Technology Management.

4. Specific corporate needs of the year: this includes “Suspicious operational training on PBC FTBC” for 31 employees, who have completed a total of 93 hours. “Specific training on PBC FT suspicious operations” for 220 employees, with a total of 880 hours of training. Also noteworthy is the specific program on sustainable finance, which was carried out by 564 employees for a total of 3,594 hours. This program is composed of several training actions with different itineraries and durations determined according to the target group.

In the area of sustainability, 27 employees have obtained CASG (Sustainability and Asset Management) certification. A general sustainable finance program was also provided to 946 employees for a total of 5,676 hours of training (Green MiFID).

The summary of actions and training hours corresponding to this block is as follows:

Training action	Attendees	Hours
Prevention of Money Laundering	251	973
Sustainable Finance Program	1,510	9,271

5. Training aimed at certifications:

- Access and continuous training in Financial Consultancy (Markets in Financial Instruments Directive MiFID II), in order to comply with the guidelines set by the CNMV in the Technical Guide 4/2017 for the assessment of the knowledge and skills of personnel who inform and advise.
- Access and continuing training in the Real Estate Credit Contracts Law: in compliance with the provisions of Law 5/2019 and Ministerial Order ECE/482/2019, for the assessment of the knowledge and skills of personnel managing real estate credit contracts.
- Access and continuing education in Insurance Distributor Level 2. In compliance with 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.

The summary of actions and training hours corresponding to this block is as follows:

Training action	Attendees	Hours
Market developments	5,034	50,340
Economic-financial situation	5,605	11,210
European funds and economic impact of Next Generation	5,605	8,407
Euribor reform	5,221	5,221
Finance and economics	5	30
Code of Best Practices to alleviate rising interest rates on home mortgage loans	5,221	18,273
Ethical standards for the banking sector	91	273
Financial planning dependence	5,034	10,068
New developments in the prevention of money laundering	5,034	7,551
New developments in data protection	5,034	5,034
Green MiFID. Sustainable finances	5,034	30,204

6. Policy and regulatory needs:

- 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.
- Criminal risk prevention training: an initiative was launched in 2023 to reinforce the 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 regulatory subjects:
 - New developments in data protection.
 - New developments in the prevention of money laundering.

The summary of actions and training hours corresponding to this block is as follows:

Training action	Attendees	Hours
Prevention of criminal risks	674	5,392
Prevention of occupational hazards	4,724	22,249
Data protection training	171	1,368

In the Group's investees, the number of hours of anti-money laundering training in 2023 was 150.70 (225 in 2022).

7. Board of Directors and key personnel: training aimed at continuously updating the knowledge of these groups. In fiscal year 2023, the General Training Program for the initial training of new Unicaja board members has been implemented, as well as the Specific Training Program for the continuous training of the members of said body.

8. Continuity and maintenance programs.

In this block, a training program on cybersecurity was carried out with the aim of raising awareness among employees so that they know how to recognize the dangers and avoid cyber risk. A total of 4,818 employees received training in this area, for a total of 10,796 hours of training.

9. Training for the Strategic and Transformation Plan.

10. Self-training: its catalog of contents includes a language platform, a new platform for skills development, risk training, regulations, finance and office automation. A total of 3,753.7 hours of training were given during the year.

In 2023, Unicaja continued to develop Uniecampus, a virtual knowledge management space. At Uniecampus there are schools with different subject areas.

Mention should 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.

Finally, we also have schools for the prevention of money laundering and financing of terrorism (PBC-FT), the prevention of occupational risks, criminal risk and the protection of personal data.

Unicaja 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 2023, the Performance and Development Potential Assessment was postponed due to the changes established in the Bank in relation to the New Target Distribution Model, as well as the adaptation that has been taking place to attend to the departure of personnel foreseen in the ERE.

Unicaja has partnership agreements with several universities located in the provinces where it operates. In 2023, 47 students pursued finance-related university studies at these universities and had the opportunity to work as interns in the Bank, complementing their theoretical training (19 students in 2022).

Universal accessibility for people with disabilities (GRI 403-3)

The Unicaja Group considers disability as a cross-cutting issue throughout the Organization. The protection of employees 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. In the event 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 employee. There is also a procedure for the treatment of particularly sensitive personnel among the management system documents and a communication model aimed at pregnant or breastfeeding women to meet their needs.

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 sites have been validated with the TAW tool and reviewed with different devices, the level of accessibility achieved is double-A (AA) with compliance with some triple-A (AAA) standards.

This website complies with the following standards:



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, Unicaia 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 December 2023 once the workforce data had been finalized.

Finally, a new protocol for the prevention of sexual and/or gender-based harassment was negotiated in 2023.

Management of the situation arising from COVID-19

Human Resources, through the Management Area, Workforce Management Section, in accordance with the requirements for the prevention of employee health, took the corresponding measures in line with the MECUIDA Plan and the communications made by the Bank, during the period 2020 to 2022. Throughout the year 2023, the management, authorization and follow-up of the measures related to work-life balance adopted in the COVID-19 environment were completed, including 100% reductions in working hours, unpaid leave, requests for paid leave, remote work, 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 2023 in accordance with the new situation of moving towards a new normality, after the declaration of the end of the health emergency situation.

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 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.

The provision of protective equipment such as gloves and masks at the request of employees has been maintained, and the capacity limitations in work centers have been eliminated, as has the signage in work centers in response to the new normality.

COMMITMENT TO THE REGIONS

Support to companies and entrepreneurs

The Unicaja Group is committed to companies and entrepreneurs. In addition to 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), GARANTIA, 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 5,350 billion euros in 2023 (6,900 billion euros in 2022).

Corporate participations (GRI 3.3, GRI 203-1)

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

Unicaja's Investee Management coordinates the management and policies applicable to the Unicaja Group's portfolio of holdings, overseeing compliance with the general risk control objectives and seeking diversified profitability and an alternative to the main 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 Group, which sets out the selection procedure for the appointment of directors of Unicaja 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 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 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 and logistics 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. 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. Finally, we would like to highlight our participation in a special employment center, a business project aimed at providing services and carrying out activities to create jobs for the differently abled, enabling their labor and social integration from its centers in León, Spain, Mexico and Denmark, where some 1,000 employees are employed, 83% of whom have some type of disability. The company expects to continue to increase its workforce to 1,500 employees.

COMMITMENT TO SOCIETY

Responsible banking. Housing and social exclusion

The Unicaia Group has developed lines of financing and support for families, including those related to social housing. The Group has developed a set of measures – the renegotiation of financial conditions, restructuring and refinancing of debts, acceptance in lieu and social renting – aimed at facilitating customers in a situation of economic difficulty to meet the obligations arising from their loans, from which slightly more than 2,300 families have benefited in 2023 (slightly more than the 1,700 families in 2022).

Unicaia adheres to the following codes:

- 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, 2022.

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 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 2023, Unicaja accepted the extension of the term of the "Agreement for the creation of a Social Housing Fund" for an additional year until January 2025. 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 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 2023, 75.16% of the social housing fund's housing units have been admitted for rent (69% in 2022).

Promoting financial education

The Group, mainly through Unicaja, but also with volunteers, specialists in their respective areas of professional activity (private banking, insurance, investments, sustainability, etc.), in collaboration with Fundación Unicaja 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), with economic-financial contents aimed at the general public; Edufiemp (<https://edufiemp.edufinet.com>), with specific contents for businesspeople and entrepreneurs; Edufinext (www.edufinet.com/edufinext), with contents aimed at a young audience].



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

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

On the other hand, the Funcas Financial Education Stimulus Program agreement with Funcas (Funcas Educa) was renewed for another year.

Since its launch, Edufinet Project websites have hosted more than 11 million sessions, with accesses from some 180 countries and more than 19 million page views. Meanwhile, more than 250,000 people have participated in courses and seminars since their inception. Finally, in the publications section, the Edufinet Project has published 30 works.

As activities to be highlighted in fiscal year 2023, the VI Financial Education Congress “Financial education in a context of transition towards sustainability” was held online and in person in Málaga, with nearly 500 registered participants and almost 40 speakers in 16 sessions, as well as five colloquiums.

In 2023, two financial education plays were held, which had six performances in total and both were sponsored by Funcas Educa. One of the works, entitled “My Sustainable Finances”, was aimed mainly at high school students, and its mission was to provide young women with skills that would enable them to gain a better understanding of different financial products, their risks and benefits, as well as sustainability. More than 1,300 students attended the four performances of this play on December 18 and 19, 2023. The other work, entitled “*Las cosas fáciles*” (The easy things), aimed to give visibility to the relationship of the elderly with technology and finance, as well as to promote their training, in order to ensure their independence and autonomy in the management of personal finances and to raise awareness of the existing risks in terms of cybersecurity and its proper management. This play was attended by more than 550 seniors between the two performances on December 11, 2023.



In addition, in October Edufinet participated with a presentation entitled “Financial education in the framework of the 2030 Agenda” included in the joint-responsibility “*Corresponsables Sessions 2023: Alliances as a key to sustainable production and consumption*”, held in Málaga and organized by the *Corresponsables* Foundation, which was attended in person and monitored online. According to the data provided and published by the aforesaid foundation, 45,465 people followed the event live, with the total being more than 50,000 people including the delayed broadcast. In addition, on social networks, 70.81% of the tweets posted during the event were reposted and the number of likes amounted to 412.

On the other hand, in December 2023, the Edufinet Financial Education Center was inaugurated in Salamanca, in collaboration with the Caja Duero Foundation and Funcas. The purpose of the center is to develop training and dissemination activities on economic and financial issues, with the aim of improving citizens’ knowledge and skills in these areas. In addition, this center houses an exhibition on basic concepts and economic and financial curiosities, a timeline reflecting the historical evolution of money, an interactive financial games area and a training classroom.



The 15th Financial Education Seminars for Young People and the 15th Financial Olympiad were also launched, operating until March and May 2024 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.

Meanwhile, the 7th annual Financial Education Seminars specifically for students of Higher Level Training Cycles was also started, in line with the seminars for young people. Similarly, the 3rd edition of the "EdufiKids" Financial Education Workshops was launched and the Financial and Digital Education Workshops for seniors continued, which consist of a two-hour session where concepts of relevance for seniors such as sustainability, types of accounts, types of cards, digital banking and security are addressed. In addition, throughout the workshop participants can practice with a teller simulator and banking app on tablets that the trainers carry. More than 3,100 people have been reached in face-to-face sessions of this kind.

In an initiative aimed at an adult and senior audience, a 10-session online course entitled "Project Ambassadors" has been implemented. This program has been developed in collaboration with the Red Vuela Guadalinfo centers. Throughout the course, which was held on the Edufinet Project's YouTube channel, participants had the opportunity to perfect their financial skills, covering the following topics: efficient use of ATMs and their bank's mobile app; sustainable finance; family budgeting; deposits, money and means of payment; equities and cryptocurrencies; fixed income and investment funds; cybersecurity; taxation of financial operations; comprehensive practices. In total, more than 200 people have enrolled in the course. They will also be given the opportunity to join the Edufinet Project work team as ambassadors, whose work, carried out on a long-term and voluntary basis, will be to become a channel of liaison with the elderly in the municipalities, in order to learn first-hand about their concerns and needs, thus facilitating the training provided by Edufinet. To this end, the ambassadors have completed the online course described above, with the aim of enabling them to transmit, in collaboration with the Edufinet Project, the knowledge and skills required by the elderly.

Another activity which commenced in 2023 was the implementation of a series of financial education seminars for sportsmen and women, in collaboration with the Sports Journalists Association of Málaga and Funcas Educa. The objective of this conference is to reinforce and broaden the knowledge of financial matters, both for those in charge of institutions, federations and clubs, as well as for athletes, coaches and sports journalists, among other groups. Thus, in 2023, three days have been carried out within this cycle, which will be completed with two more in January and March 2024. Specifically, the conferences held in 2023 dealt with various financial education issues related to sports, such as budget planning for an athlete, financial decision-making, investments, etc., and were aimed at the sports community in general, as well as at referees and soccer players.

In 2023, the Edufinet Project participated in local radio programs on finance, and organized several meetings held in person and via streaming, such as the Edufinet Project's Senior Day, which took place on June 22, 2023 and brought together senior citizens to learn more about issues related to budget management and the operation of demand accounts and cards. A bank employee, an Edufinet Project volunteer, was also in attendance to answer all their questions. During this workshop, they also received information on cybersecurity from the National Police, where special attention was given to risk prevention in the digital banking environment (mobile applications and websites) and ATMs.

In 2023 an agreement was reached with the University of Málaga to measure the effectiveness of the financial education programs of the Edufinet Project, in collaboration with Funcas Educa.

Similarly, the Edufinet Project has published more than 40 informative articles related to economics, finance and sustainability on its blog (EdufiBlog) throughout 2023. Moreover, during 2023, 14 academic articles related to financial education were published in EdufiAcademics and more than 25 articles on financial education and sport were published in EdufiSport.

In 2023, we continued to run our “EdufiWebinars”, a series of live financial education webinars lasting approximately 5 to 10 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 2023.
- May 22: International Day for Biological Diversity.
- June 5: World Environment Day.
- June 8: World Oceans Day.
- July 1: International Cooperative Day.
- September 18: International Equal Pay Day.
- October 24: International Day Against Climate Change.
- October 31: World Savings Day.
- December 1: Webinar/round table “History of pawnbroking institutions: curiosities and their role in financial inclusion”.
- December 4: International Banking Day.

In 2023, the book of proceedings of the 5th Edufinet Financial Education Congress was published under the slogan “The challenge of guaranteeing financial inclusion in a changing environment”, published by Thomson Reuters Aranzadi, and the third installment of the financial education comic book “In Search of the Lost Reasons - The End of the Adventure”.

Finally, in 2023, a collaboration agreement was signed to promote financial education with SECOT (Spanish Seniors for Technical Cooperation) in collaboration with Funcas Educa.

The number of beneficiaries of Edufinet Project activities during 2023 has been placed at more than 210,000 (40,500 people in 2022), of which:

- 185,940 came from videos and podcasts (35,824 in 2022).
- And 24,216 benefited from the days, coming from:
 - Primary: 2,026 (all in person).
 - Secondary school (including undergraduate cycles): 14,205 (12,578 in person and 1,627 online).
 - Seniors: 4,886 (4,669 in person and 217 online).
 - Special needs: 31 (16 in person and 15 online).
 - University students: 249 (214 in person and 35 online).
 - All audiences: 2,819 (729 in person and 2,090 online).

THE EDUFINET PROJECT				
	Students		Training hours	Training sessions
	Young people	Adults/university students/businesspeople/entre		
2023	14,205	10,011*	1,035	729
2022	13,262	27,264	688	531

*The value of this amount has decreased as a result of the recording of online sessions, which are included in "Videos and podcasts".

The Unicaia 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 a First Prize in the Financial Education category, in the section for the over 65s during the presentation of the CECA Social Work and Financial Education Awards 2022, an event which took place in November 2023. With this distinction in the Social Work and Financial Education Awards 2022, CECA values the work developed by Edufinet to improve the financial literacy of the elderly, as well as their digital skills.

Suppliers (GRI 2.6, GRI 2.27, GRI 3.3, GRI 308-1, GRI 407-1)

The Bank's relationship with its providers is essential in order to guarantee a wide range of competitive and quality products and services. The Unicaja 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 Group. To this end, the Unicaja 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 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 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 has a criminal risk prevention model that forms part of the Group's Code of Ethics. At all times, Unicaja 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 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 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 Unicaia 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, wherever possible we rely on local suppliers within the Unicaia Group's scope of action.

In 2019 Unicaia 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 Unicaia 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 2023 the Bank continued to benefit from the use of the Coordinaware application, which allows it to do as follows:

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

Support to local suppliers (GRI 203-2, GRI 204-1)

In 2023, the total amount of goods and services purchased by the Unicaia Group amounted to 243.8 million euros (amounting to 228.1 million euros in 2022). Of the total amount, 43.7% corresponds to suppliers with a turnover of less than 1.5 million euros in 2023 (43.7% in 2022).

In terms of local impact, the percentage of the Unicaia Group's purchasing volume represented by Spanish suppliers is 98.5% in the Unicaia Group in 2023 (97.8% in 2022). Practically all suppliers have an operational headquarters in Spain.

Supplier support	2023	2022
Total amount of goods and services purchased by the Group (millions of euros)	243.8	228.1
Suppliers with a turnover of less than 1.5 million euros (%)	43.7	43.7
Volume of Group purchases from local suppliers (%)	98.5	97.8

Average period of payment to suppliers

Unicaia's average payment to suppliers during fiscal year 2023 is 9.29 days (14.22 days in 2022), 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.

Unicaia 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 2023, the Unicaia Group's total tax contribution amounted to 460.7 million euros (405.9 million euros in 2022). 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. This year, the ECB tax paid in 2023 has been included, and the 2022 levy has been restated to include this item in the amount of approximately 2 million euros.

It should be noted that in the amount of the corporate income tax refund for 2021, the effect of the refund corresponding to the extraordinary income on the payment in installments of corporate income tax, as a result of the business combination with Liberbank in that year, which should be considered a non-recurring event, has been eliminated.

TAX CONTRIBUTION UNICAJA GROUP 2023

	UNICAJA GROUP 2023	UNICAJA GROUP 2022
Input taxes, contributions and contributions to guarantee and resolution instruments	460,739	405,927
Input taxes	325,301	290,936
Refunded corporate tax	-73,313	-47,955
Corporate Income Tax deferred payments	79,834	57,557
Value Added Tax borne and not deducted	53,671	51,007
Real Estate Tax	9,801	10,128
Tax on deposits in credit institutions (IDEC)	24,596	21,347
Monetizable DTAs equity benefit	23,359	25,429
Temporary lien credit institutions	63,844	-
Tax on Economic Activities	6,386	7,011
Social Security at the Company's expense	101,600	105,600
Other taxes and fees (ITPAJD, other local taxes, etc.)	35,523	60,812
Contributions and contributions to guarantee and resolution instruments	135,439	114,991
Deposit Guarantee Fund	88,275	87,665
Single Resolution Fund contribution	42,619	24,149
CNMV, FROB and ECB Fees	4,545	3,177

In 2023, Expense from corporate income tax in Spain amounted to 104 million euros (101.5 million euros in income in 2022).

Unicaia 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 2023, 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 2022.

Partnership and sponsorship action

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

As an example of this, some of the most significant sponsorship actions carried out during the 2023 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:

- Club Voleibol Almería.
- Unicaja Sociedad Deportiva.
- Fundación Instituto Ricardo Valle de Innovación.
- Agrupación de Cofradías de Málaga.
- Mensajeros de la Paz.
- Fundación Miguel Delibes.
- Fundación Ópera de Oviedo.
- Asociación Española contra el Cáncer.
- Adecco Foundation.

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

With respect to grassroots sports, the Group partners with a large number of initiatives, events and competitions in various disciplines, open to amateur and amateur athletes of all ages.

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.

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, Unicaia 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 1,354,640 euros in 2023 (in 2022 the total was 1,767,656 euros).

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 2023, the Bank's Board of Directors revised and approved the Unicaia 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, among other environmental goals recognized in the European Union's Environmental Taxonomy.

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 Unicaia 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, as well as the measurement of the carbon footprint based on the Greenhouse Gas Protocol (GHG Protocol) methodology.

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 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 Bank has an Environmental and Energy Operational Working Group for environmental and energy management, which is responsible for analyzing and ruling on environmental and energy matters, where the main centers of the organization are involved, and which serves as a reporting link with the Steering Committee.

Specific principles on environmental, energy and climate change issues

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

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.

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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 materiality analysis carried out in 2023 shows the relevance that stakeholders attribute to the fight against climate change, giving the issues of measuring and monitoring emissions, improving energy efficiency and renewable energies, and recycling and circular economy (reduction of paper and plastics) an important relevance and a medium-low impact. Also considered, although with a lower priority (important relevance and low impact), is support for the financing of operations that protect biodiversity, the contribution to prevention, mitigation and conservation of terrestrial and marine natural areas, and the financing of the transition to a decarbonized economy.

Unicaia implemented an Environmental Management System in 2009, taking as a reference for its development the international standard UNE ISO 14001, applicable to all the products and services of the parent company. Since then, the management system has taken the different versions of the standard as a reference, until the latest edition in 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.

The Bank is adapting its environmental and energy work schemes in view of the new structure and functions of the areas, with plans to resume the Integrated Management System and its extension and certification to all Unicaia centers in the coming years.

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 Technical Office, part of the Property Management Department, which currently affect the environment at Unicaia's work centers, 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 generated by power outages or maintenance of generating sets.
- 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 deposit with the corresponding authorized manager.
- Minor works: small repairs under contract, waste management is carried out by the contractor.
- Management: coordination of the management system based on ISO 14001, 14064 and 50001 standards, in the ten 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 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

The Technical Office has been developing 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 2023, 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 2023, a total of 61 replacements were made, involving an investment of 866,240 euros (59 replacements in 2022, involving a total investment of 712,555 euros).
- Annually, preventive maintenance operations are performed on air conditioning equipment in accordance with RITE (Thermal Installation Regulation) regulations, which resulted in a total of 2,204 preventive inspections in 2022 (2,471 preventive inspections in 2021). Corrective maintenance operations are also accounted for, with a total of 1,300 actions in 2022 (1,059 actions in 2021). Significantly, 66.84% of the inventoried air conditioning machines in Unicaja's work centers incorporate environmentally friendly gas for their operation (73.22% in 2022).

- 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 553 maintenance operations were carried out in 2023, involving an investment of 373,914 euros (201 operations with an investment of 103,276 euros in 2022).
- Others: Installation of water consumption limiters in bathrooms, with the installation of aerators and dual flush cisterns, with 78 actions in 2023 and an investment of 14,866 euros (99 actions and an investment of 16,403 euros in 2022).

The total sum allocated to these actions stood at 1,255,020 euros in 2023, compared to the 930,840.74 euros allocated in 2022. 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 supplier approval process, the Bank applies objective and measurable criteria of both a general and specific nature, in order to obtain the best guarantees for the service to be provided or the activity to be carried out. In certain areas, environmental performance and energy efficiency indicators are considered, albeit with a limited and specific focus.

In 2023, continuity was given to the evolution of the supplier approval process, under the analysis of the progressive inclusion of environmental, social and governance criteria. As a result of this process, a new "Corporate Purchasing and Supplier Contracting Policy" is being developed, which is expected to be implemented during 2024.

Supplier audits were not performed in 2023, and are scheduled to be undertaken for the first time in the second half of 2024.

Indicators

The indicators for 2023 presented below include data from Unicaia 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, 2022, 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 Unicaia 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 – 256,046 kilograms in 2023 (parent company). 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 291,260.35 kilograms, due to the office closure and integration plan carried out in fiscal year 2023. In order to reduce the impact, we use chlorine-free, environmentally friendly paper with FSC and PEFC certificates, 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 that were replaced by digital documents, greater accessibility to services, information and operations through the web, transmission of internal and external information through e-mail and other work platforms and cell phone messaging facilities, with full data protection and information security safeguards.

Through the UniBuzón, customers can receive and manage all 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, Unicaia established a service contract with the company Primer Impacto, S.L., the main purpose of which was the placement, installation, collection or replacement of advertising material in all the Bank's establishments in the territories where it operates.

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.

Contracts with suppliers of advertising items include clauses on compliance with current regulations on packaging and waste, especially with regard to compliance with an integrated management system and the corresponding marking and labeling obligations.

Regarding disposal methods, the supplier transports the material 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.

Production has ranged from office material to letters linked to commercial campaigns. In the year 2023, this volume was hardly significant, with small productions being carried out in singularly strategic matters, due to the extent that use was made primarily of digital channels.

Even so, if we focus exclusively on advertising campaigns, a total of 305,000 commercial communications have been deposited, using 80 gram/m² and A4 size paper, which makes for an estimated total of 1,521 kg excluding the envelope.

Throughout the 2023 financial year, an advertising campaign was carried out for all the Bank's points of sale, both to branches and financial agents. In addition, a "mini-route" has been carried out exclusively in the Autonomous Community of Madrid.

As a result, we increased consumption from 964 kg of vinyl production in 2022 to 2,244 kg in 2023, with a printed surface of 9,974 m².

Likewise, visual material was produced to cover the route and different institutional events, totaling 2,002 kg of paper and 2,179 kg of cardboard for displays.

Consumption of packaging materials, cardboard boxes, amounted to 11,387 units in 2023 (22,200 units in 2022).

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

UNICAJA GROUP	Computer waste (kg)
2023	227,869
2022	54,256

In 2023, the amount of material destroyed was much higher due to special and very large projects, such as the destruction of ATMs from the Liberbank network in the Cuenca warehouse, the renovation plan for recyclers, the removal of meters and the closure of offices. In 2022 most of the recycled material came from ATMs, ticket dispensers, upgraders and micro equipment (PCs, keyboards, mice, printers, scanners, fixed and cell phones, switches, routers, etc.).

The waste removal companies issue a certificate stating that the waste is destroyed in accordance with the regulations on waste from electrical and electronic equipment (WEEE) and the environmental regulations in force, and those containing data are destroyed in accordance with data protection regulations.

Waste types are identified by LER codes as follows: 200123, 200135, 200122, 200121, 20136, 20152, 160214 and 160262.

In fiscal year 2023, the plastic collection systems have been maintained through the branches, concentrating the volume of plastics to be recycled at the Ronda waste collection point. A collection point has also been incorporated in this activity at the FK2 facilities in Toledo, but while consistently concentrating all the volume at the Ronda point. At the end of 2023, 3,600 kilos of cards were concentrated at the Ronda collection point (2,400 kg of cards in 2022), the destruction of which is currently being managed according to the following plan:

- Request for proposals for Recycling combined with circular economy projects to current plastics suppliers and manufacturers: G&D IBERIA and TOPPAN.
- Selection of proposals according to technical, economic and sustainable economy criteria.
- Request for budget allocation.
- Execution of the budget and project ultimately assigned.

In the selection of suppliers for the purchase of plastics, sustainability parameters linked to the use of recyclable materials, generation of carbon emissions and carbon footprint offsetting programs have been considered during the 2023 fiscal year, meaning that:

- More than 95% of the plastics purchased are being made from recycled material.
- In all cases, manufacturers with strong carbon footprint offsetting programs have been selected.

With regard to the policy of issuing “financial plastics”, there has been an important new development during the 2023 financial year, which is the extension of the expiration date of plastics from 5 to 7 years, which in environmental terms will mean:

- A reduction in the annual number of plastics emitted in the medium term, which will also be linked to a reduction in the carbon footprint generated by this activity.
- The use of new plastic personalization systems such as lasers, which will reduce the type of consumables needed for this activity that generate greater environmental impact.

With few exceptions, the Bank's general policy will be to issue financial plastics made from recycled material during fiscal year 2024.

Through all of these measures, Unicaja 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 2023 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	2023	2022
Total energy consumption (MWh)	36,633	39,874
Electricity consumption (MWh)	32,553	38,251

The decrease in consumption this year was mainly due to the closure and integration of offices due to synergies following the merger and building management plans, as well as to the energy saving plan implemented throughout the network under Royal Decree-Law 14/2022 of August 1, 2022, which limits the indoor temperature, the turning off of lights and illuminated signs as the most important measures to mitigate the significant increase in the price of electricity, caused largely by the war in Ukraine.

Contamination (GRI 11.1, GRI 305-1, GRI 305-2)

During the year 2023, the calculation of the corporate carbon footprint continued. For the calculation of Scope 2 (derived from electricity consumption), the emission factor records of the Ministry for Ecological Transition and Demographic Challenge have been used, resulting in a coefficient of 0 kg CO₂/kWh to be applied to Unicaia's electricity consumption (parent company); this is due to the fact that the electricity supply contracts signed with Iberdrola and Repsol (year 2022, effective in 2023) 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 those included in Scope 1 and 2 of the Unicaia Group are included.

GHG EMISSIONS (Group)	2023	2022
Total emissions (equivalent tons of CO₂)	2,742	1,256.34
Scope 1 (equivalent tons of CO ₂)	2,261	1,086.38
Scope 2 (equivalent tons of CO ₂)	481	169.96*
GHG emissions intensity (equivalent tons of CO ₂ per employee)	0.36	0.16

*While 100% of Unicaia's electricity consumption is 0 kg CO₂/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. And, as mentioned throughout the report, the lower consumption recorded as a result of the closure of branches as part of the process of reorganizing the business network is also relevant, although the higher consumption generated in 2023 comes mainly from air conditioning equipment, since in 2023 the equipment has been recharged.

DECARBONIZATION

Unicaja, 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 carbon footprint is measured 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 to adequately comply with and strengthen its Environmental, Energy and Climate Change Policy, revised and approved by the Board of Directors in January 2023, 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 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's buildings. From this implementation, approved at the end of 2022 and to be developed in subsequent years, there will be a standardized framework for determining the Bank's greenhouse gas inventories and it will be possible to set decarbonization targets 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 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, Unicaia, 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 Unicaia Group as the perimeter of the measurement, in the case of scopes 1 and 2, and the parent company (in the case of scope 3); this same methodology has been used for the 2023 fiscal year. For the sake of clarity, 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)

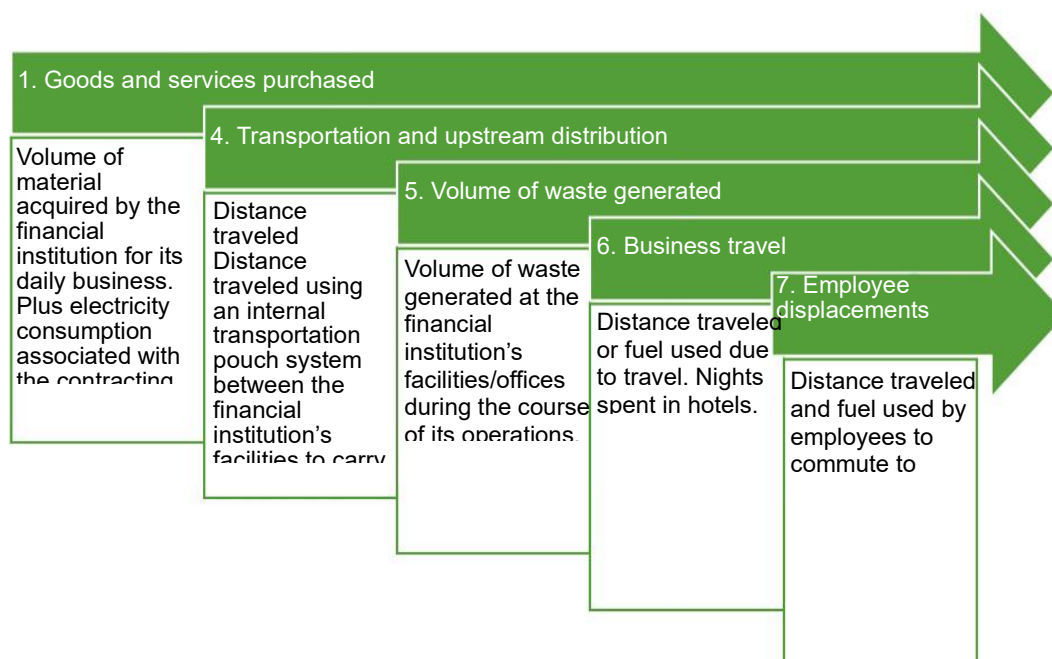
Unicaia's aim is to continue advancing in the calculation of the corporate carbon footprint (scopes 1, 2 and 3, excluding investments), in the calculation of financed emissions and, finally, in the definition of decarbonization objectives.

With respect to methodology, we have opted for the Greenhouse Gas Protocol Initiative (GHG PI), specifically, the GHG Protocol Corporate Accounting and Reporting Standard.

In fiscal year 2022, the time limit was established as the full calendar year for which the Combined Bank had its first data available, and the shareholding approach and the control approach were established as organizational boundaries, 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: fuel consumption at the Bank's facilities for the production of electricity, heat and energy. Fuel consumption of vehicles owned or leased by the company and, additionally, air conditioning equipment (recharge in kg of refrigerant gases used in the equipment).
- Scope 2: electricity consumption.
- Scope 3 (excluding financed emissions): the following categories are measured, following best industry practices:



Results of the measurements performed in the year (GRI 11.1, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4)

2023 GREENHOUSE GAS EMISSIONS

Matrix: total emissions (tn CO₂-eq) (1,837)

Scope 1 (tn CO₂-eq) 1,837

Scope 2 (tn CO₂ eq) 0

GHG emissions intensity (tn CO₂-eq / employee) 0.27

Group: total emissions (tn CO₂-eq) (2,742)

Scope 1 (tn CO₂ eq) 2,261

Scope 2 (tn CO₂ eq) 481

GHG emissions intensity (tn CO₂-eq / employee) 0.36

2022 GREENHOUSE GAS EMISSIONS

Matrix: total emissions (tn CO₂-eq) (715.36)

Scope 1 (tn CO₂-eq) 715.36

Scope 2 (tn CO₂ eq) 0

GHG emissions intensity (tn CO₂-eq / employee) 0.1

Group: total emissions (tn CO₂-eq) (1,256.34)

Scope 1 (tn CO₂ eq) 1,086.38

Scope 2 (tn CO₂ eq) 169.96

GHG emissions intensity (tn CO₂-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).

2023 GREENHOUSE GAS EMISSIONS

Matrix: total Scope 3 emissions (tn CO₂ -eq) (9,489)

Scope 3. Category 1 (tn CO₂ eq) 642.33
Scope 3. Category 4 (tn CO₂ eq) 648.46
Scope 3. Category 5 (tn CO₂ eq) 5.24
Scope 3. Category 6 (tn CO₂ eq) 241.20
Scope 3. Category 7 (tn CO₂ eq) 7,951.69

GHG emissions intensity (tn CO₂-eq / employee) 1.41

2022 GREENHOUSE GAS EMISSIONS

Matrix: total Scope 3 emissions (tn CO₂ -eq) (13,171.99)

Scope 3. Category 1 (tn CO₂ eq) 352.43
Scope 3. Category 4 (tn CO₂ eq) 3,484.46
Scope 3. Category 5 (tn CO₂ eq) 1.25
Scope 3. Category 6 (tn CO₂ eq) 1,254.51
Scope 3. Category 7 (tn CO₂ eq) 8,079.35

GHG emissions intensity (tn CO₂-eq / employee) 1.87

On comparison to fiscal year 2022, the Bank has significantly reduced emissions, especially in three Scope 3 categories:

- Category 4. Upstream transportation and distribution.
The restructuring due to the integration of Liberbank has reduced the installed capacity in geographically distinct areas, optimizing, in addition, the distribution routes that affect Scope 3.4, Upstream transportation and distribution.
- Category 6. Business travel.
Thanks to the policy implemented in the Bank of reducing travel, strengthening of digital channels for holding business meetings.
- Category 7. Employee relocations.

The number of emissions has been proportionally reduced in relation to the number of employees leaving the Bank as a result of the agreement between the Management and the Workers' Representatives signed on December 3, as a result of the restructuring derived, fundamentally, from the need to resolve duplications and overlaps in the merger process with Liberbank.

Additionally, within Scope 3 is Category 15, where Unicaja 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, Unicaia'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.

Since December 2017, Unicaia has adhered 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 Group expresses its commitment to human rights through its CSR Policy. Its principles in the development of relations with its employees, customers, shareholders, investors and suppliers, as well as with society as a whole include respect for 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, the Board of Directors will 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.

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 will 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.

Given the nature of the financial services offered, human rights due diligence is achieved through ongoing dialog with stakeholders, especially with suppliers. 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 and 2022 EINFs, 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. A provisional agreement was reached between the Council and the Parliament on this proposed directive in December 2023. The focus, therefore, will be on its evolution, due to the possible impact, if finally approved, on the Group and its activity.

Equally relevant in the field of due diligence and protection of human rights will be Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022 amending Regulation (EU) No. 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU as regards sustainability reporting by companies. 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. The necessary entry into force and effective application of the aforementioned regulatory provisions has made it advisable to postpone this task to the 2024 financial year, mainly within the framework of the new obligations contained in Directive (EU) 2022/2464.

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 2023 nor 2022 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 Group strictly observes standards of behavior related to the prevention of unethical practices and money laundering. These rules are mainly included in the Group's Code of Ethics, 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.

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 was revised and updated in 2022, under the name Code of Ethics. The Code of Ethics expresses the values that comprise the basic pillars of Unicaja Group activity, notably including the trust of customers, suppliers, shareholders and other stakeholders, the development of good governance practices based on transparency, honesty and integrity and the willingness of employees to serve and their commitment to stakeholders and society in general.

In particular, and as stated in the Group's Code of Ethics, the Unicaja Group complies at all times with the regulations governing the financing of political parties, prohibiting direct or indirect donations to political parties, their related foundations and any other entities, institutions or associations with public purposes.

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 on November 25, 2022.

Unicaja implemented a whistleblowing in 2015 as part of its Program for the Prevention of Criminal Risk in order to establish the Group's Internal Reporting System, thus complying with the provisions of Law 2/2023, of February 20, regulating the protection of persons who report regulatory violations and the fight against corruption. In 2023, work was carried out on the new Unicaja Group Internal Information System Policy, as well as on the Whistleblowing Channel Management Procedure, documents approved by the Board of Directors at the beginning of 2024. The purpose of this Policy is to establish the principles and guarantees of the Internal Information System of the Unicaja Group entities, in order to preserve and protect in a homogeneous manner in all such entities the rights of the informants and of the persons affected, if any, by the communications made, in accordance with the provisions of Law 2/2023.

The Group's Internal Audit function is responsible for the tasks of the third line of defense, permanently controlling and monitoring the Compliance Management System and the internal policies and procedures in the area of criminal risk (Whistleblowing Channel, Training Plan, etc.) to ensure compliance with internal and external regulations through an independent review. In order to ensure compliance with these rules, an annual supervision plan has been established, which covers the actions carried out in the commercial network, the centralized business units, the business support units and the Unicaia Group companies, whose configuration and monitoring of its execution are entrusted to the Audit and Regulatory Compliance Committee.

In relation to the content referring to compliance with penal legislation, in the period covered by this report, there have been no relevant situations of non-compliance and the Bank has not paid any fines or penalties.

In the training section, the Corporate Intranet has a specific web space for "Corporate Conduct" and the "Whistleblowing Channel", from which the personnel can directly access a form, the Policy of the Internal Information System of Unicaia Banco, S.A. Group, management of the whistleblowing channel and protection of whistleblowers, the internal Circulars related to the Criminal Risk Prevention Program, the Criminal Risk Prevention School, the Code of Ethics, the policy for the prevention of criminal risk and reaction to noncompliance and to 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, about the implementation of the Program for the Prevention of Criminal Risk as a whole and, in particular, about the whistleblowing channel, as a means for reporting actions that may constitute a criminal offense, as well as for reporting possible infractions related to the Code of Ethics. This whistleblowing channel is available both on the Corporate Intranet for employees and on Unicaia's corporate website, in order to be accessible to third parties outside the Organization. In both channels, anonymous complaints can be filed.

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 674 employees each completed eight hours of training in this area in 2023 (1,373 employees 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. In addition, in the Sustainability and CSR area, also on the Corporate Intranet, a specific section on Codes and Policies includes, among others, a specific section on the Code of Ethics, as well as in the Corporate Conduct section of the employee portal -Unipersonal-, in addition to the Policy for the prevention of criminal risk and reaction in the event of non-compliance.

In 2023, the Bank's internal communication channels have been informing the staff about the criminal risk prevention policy, the policy for the prevention and management of conflicts of interest of the Group's employees, corporate conduct in general, the Code of Ethics and the Policy for the Prevention of Corruption and Bribery of the Unicaia Group.

In addition, the Bank provides communication channels (telephone and e-mail) for staff queries and consultations on criminal risk prevention, and prevention of corruption and bribery.

The Code of Ethics, 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.

Information has also been provided on the corporate intranet on the Policy for the Prevention and Management of Conflicts of Interest of Unicaja Group employees (intranet news on 02/009/2023) and reinforcements in the internal newsletters “*En 1 Minuto*” of 2/13/2023, 5/15/2023 and 9/4/2023 on the Code of Ethics and the Policy for the Prevention of Corruption and Bribery.

In addition to being sent by e-mail, all this information is available for consultation by the workforce on the corporate intranet and employee portal. The Bank also provides communication channels (telephone and e-mail) for staff queries and consultation on criminal risk prevention, and prevention of corruption and bribery.

Fighting corruption and bribery (GRI 2.27, GRI 3.3)

In 2015 Unicaja 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’s Board of Directors approved its update on November 25, 2022.

As explained above, Unicaja 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 120 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, which allow mitigating, detecting or reacting to the different criminal risks.

In April 2019, the UNE 19601 standard certification for Criminal Compliance Management Systems was obtained from AENOR. 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 for the 2022-2025 period.

In addition, on March 25, 2022, Unicaja’s Board of Directors approved the Unicaja Group’s Policy for the Prevention of Corruption and Bribery. This Policy is part of the general corporate integrity framework that the Group has progressively implemented to reinforce its ethical and compliance culture, in accordance with 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 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 2023, Unicaja's Criminal Risk Prevention Committee evaluated 426 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 fiscal year 2022, the number of transactions evaluated was 635 transactions, 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 Group applies strict ethical and professional standards to prevent and combat money laundering and the financing of terrorism, as well as to ensure that the Bank's services are not used for such purposes.

Unicaja 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 referenced below also apply to other Group companies (8 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's board of directors approved the main PML-FT policies and procedures and is regularly informed of matters related to this matter, either directly or through the Audit and Compliance Committee.

The board and its committees' continuing education plan includes content related to this subject. In 2023, 5,285 Unicaja employees received training on new developments in the prevention of money laundering and terrorist financing, with a total of 8,524 hours completed (5,227 employees completed a total of 15,657 hours in 2022). Criminal risk training was also carried out, in which a total of 674 employees have completed 5,392 hours of training (1,400 employees completed 11,127.5 hours of training in 2022).

In order to mitigate the risk of money laundering, Unicaja 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 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. As of December 31, 2023, 94.44% of customers are classified as low risk, compared to 95% of customers in 2022, demonstrating the Unicaja Group's low risk profile in this area.

Unicaja'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'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 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. Similarly, cross-border correspondent banking operations are subject to specific monitoring controls.

In addition, a series of specific detection and control tools are available both at the transactional level and for those involved in Unicaja's operations.

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 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's internal control body (Committee for the Prevention of Money Laundering and Blocking the Financing of Terrorism), which also by extension oversees other obliged subjects in the Group, is responsible for the application of the policies and procedures regarding Unicaja Group's PML-FT. The current composition of the Committee for the Prevention of Money Laundering and 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 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 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 the Financing of Terrorism as their internal control body. This acceptance also includes the SEPBLAC representative and the implementation mechanisms and procedures available to Unicaja, with the due adaptations when necessary according to the nature of the company in question.

All the Group's organizations have also agreed to adhere to Unicaja'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'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's Money Laundering Prevention Area, to which they report.

Unicaja 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 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 Intranet Network Communications application, the branch network is informed of information of an operational nature that affects this area, such as, for example, the procedure for reporting suspicious transactions by branches to the Prevention of Money Laundering and Financing of Terrorism Area (PBC and FT) (31/07/2023) or the update of Unicaja's Prevention of Money Laundering and Terrorist Financing Manual (07/21/2023).

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

In June 2020, the European Union published Regulation (EU) 2020/852 of the European Parliament and of the Council, known as the “Environmental Taxonomy Regulation”. This regulation establishes a framework that promotes and facilitates sustainable investments, defining the criteria that allow economic activities to be classified as environmentally sustainable.

The Taxonomy Regulation distinguishes six environmental objectives:

- 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
- Biodiversity and ecosystem protection and restoration.

For each of these objectives, a list of economic activities that can be considered environmentally sustainable (eligible activities) has been defined. In general terms, although each economic activity will have its own criteria depending on the environmental objective to which it contributes, in order for an activity to be considered in line with the Taxonomy, it must meet the following requirements:

- Substantially contribute to at least one of the six environmental objectives
- Not cause any significant harm to other targets (DNSH)
- Comply with minimum social and human rights safeguards.

Regulation 2020/852 has been further developed by a series of Delegated Regulations, which expand on the detail of the Taxonomy Regulation and specify how entities should disclose information:

- Commission Delegated Regulation (EU) 2021/2139 of June 4, 2021, 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.
- Commission Delegated Regulation (EU) 2023/2485 of 27 June 2023 amending Delegated Regulation (EU) 2021/2139 and establishing additional technical screening criteria for determining whether an economic activity makes 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) 2023/2486 of 27 June 2023 establishing the technical criteria for the selection of substantial contribution and DNSH to be met in order to consider economic activities contributing to the remaining four objectives, not covered by Delegated Regulation (EU) 2021/2139, as environmentally sustainable.

In addition to the above regulatory documents, the European Commission has published three clarification documents:

- Opinion on the interpretation and application of certain legal provisions of the EU delegated act on climate taxonomy establishing technical selection criteria for economic activities that make a substantial contribution to climate change mitigation or adaptation and do not cause significant harm to other environmental objectives (C/2023/267) (October 2023).
- Communication on the interpretation and application of certain legal provisions of the delegated act on disclosure of information under Article 8 of the EU Taxonomy Regulation on the reporting of taxonomy-eligible and taxonomy-compliant economic activities and assets (second Commission Communication – C/2023/305) (October 2023).
- Draft Commission Notice (12/21/2023): published by the European Commission, it contains clarifications to questions regarding, for example, the calculation of flow templates (December 2023).

It is also worth mentioning the publication of three Questions and Answers (FAQs) documents related to the second Taxonomy Delegated Act, in December 2021, February 2022 and October 2022 by the European Commission, which have also been considered.

In this legislative context, the Unicaia Group has undertaken the analysis of eligibility and alignment in accordance with the provisions of the regulatory framework, as well as taking into account the clarifications published regarding the reporting of the Taxonomy of Financial Institutions.

In reference to the requirements established in Article 8 of the Taxonomy Regulation and its corresponding Delegated Regulations, this disclosure, corresponding to fiscal year 2023, incorporates a series of modifications and new features for credit institutions, which are summarized below:

- End of the transitional period, in force throughout the last two statements, whereby credit institutions were required to disclose ratios corresponding to: (a) the proportion in their total assets of exposures to eligible and non-eligible economic activities according to the Taxonomy; (b) the proportion in their total assets of exposures to central governments, central banks and supranational issuers and exposures to derivatives and (c) the proportion in their total assets of exposures of undertakings that are not required to disclose non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU.
- Entry into force of the key performance indicators in accordance with Annexes V and VI of the aforementioned Regulation. Compliance, therefore, is materialized in the disclosure of 13 quantitative information templates. These 13 templates contain both asset information, related to the GAR ratio, and off-balance sheet information, related to the green ratio of assets under management and the green ratio of financial guarantees granted to financial and non-financial companies.
- Assessment of alignment with the Taxonomy for climate change mitigation and adaptation objectives.
- Proportion of eligible and ineligible exposures for new activities published under the scope of climate change mitigation and adaptation objectives, pursuant to Delegated Regulation (EU) 2023/2485.
- Proportion of eligible and ineligible exposures for the four new Taxonomy objectives under Delegated Regulation (EU) 2023/2486:
 - Pollution prevention and control
 - Transition to a circular economy
 - Sustainability and protection of water and marine resources
 - Protection and restoration of biodiversity and ecosystems
- Template for the key performance indicator of the asset management company that carries out activities of this nature within the Unicaia Group.
- The Unicaia Group has no material activity in insurance and reinsurance companies or investment services.

Context on quantitative disclosures

The Unicaia Group complies with the requirements of the Environmental Taxonomy Regulation by publishing the ratios presented in this section of the Consolidated Financial Statements for 2023, 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.

As mentioned above, the “best possible effort” approach has been adopted to obtain the information necessary to calculate the ratios, with a final result that provides the most accurate picture of the degree of alignment and eligibility, as appropriate, according to the taxonomy, in accordance with the understanding of the Unicaia Group.

This, in order to advance in compliance with regulatory expectations in this area, during the last two years significant 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 non-eligible assets of the Unicaia Group, as well as the rest of the complementary ratios, corresponding to fiscal year 2022, which have been significantly extended with respect to the 2023 reporting year, as an effect of the transitional and phasing provisions of the Environmental Taxonomy, not finalized as of the date of issue of this EINF*:

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%	
Exposure to central governments and supranational issuers	25.1 %	
Exposure to central banks	4%	
Total assets (A+B+C)	100 %	-

*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.:
 - Exposure to central governments, central banks and supranational issuers (this will be excluded from the calculation of the numerator and denominator of the KPIs of financial companies).
 - Derivatives (these will be excluded from the numerator of KPIs of financial companies).
- The proportion in their total assets of the exposures referred to in Article 7 (3), i.e. the exposure of companies that are not required to disclose non-financial information pursuant to Article 19 bis and 29 bis of Directive 2013/34/EU (this will 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.

Regarding exposure to economic activities in the fossil gas and nuclear energy sectors (eligibility), it was noted that the Unicaja Group did not have (EINF 2022) exposures that met the requirements established in 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.

In accordance with Article 10 (3) and (5) of Delegated Regulation (EU) 2021/2178, financial companies and, in particular, credit institutions had a transitional period before starting to disclose key performance indicators in the format set out in Annex V of the aforementioned Regulation. At the end of the transitional period, as of January 1, 2024, with the information referring to fiscal year 2023, the disclosure based on the quantitative information tables defined by the European Commission comes into force.

The following identifies the total of twenty-three tables of quantitative information that the Unicaia Group, in compliance with the requirements established by the European Commission, includes in its Statement of Non-Financial Information for the first time for this disclosure.

On the one hand, thirteen tables of quantitative information are incorporated in accordance with Annex VI of Delegated Regulation (EU) 2021/2178:

- Template 0 - Summary of KPIs.
- Template 1 - Assets for the calculation of the green asset ratio (GAR). Disclosure of information in two versions: Business Volume and Capex.
- Template 2 - GAR: Information by sector. Disclosure of information in two versions: Business Volume and Capex.
- Template 3 - Key performance indicator of GAR in terms of stock. Disclosure of information in two versions: Business Volume and Capex.
- Template 4 - Key performance indicator of GAR RAG in terms of flow. Disclosure of information in two versions: Business Volume and Capex.
- Template 5 - Key performance indicator for off-balance sheet exposures. As indicated in Annex VI, this template is broken down into two:
 - 5.1 - Key performance indicator of off-balance sheet exposures in terms of stock. Disclosure of information in two versions: Business Volume and Capex.
 - 5.2 - Key performance indicator of off-balance sheet exposures in terms of flow. Disclosure of information in two versions: Business Volume and Capex.

On the other hand, nine tables of quantitative information are incorporated in accordance with Delegated Regulation (EU) 2022/1214, Annex XII, in relation to nuclear energy and fossil gas information:

- Template 1 - Activities related to nuclear energy and fossil gas.
- Template 2 - Economic activities that conform to the Taxonomy (denominator). Disclosure of information in two versions: Business Volume and Capex.
- Template 3 - Economic activities that conform to the Taxonomy (numerator). Disclosure of information in two versions: Business Volume and Capex.
- Template 4 - Economic activities eligible under the Taxonomy but which do not conform to the taxonomy. Disclosure of information in two versions: Business Volume and Capex.
- Template 5 - Ineligible economic activities according to the Taxonomy. Disclosure of information in two versions: Business Volume and Capex.

It also includes a template for the key performance indicator for asset managers (Unigest, in the case of the Unicaja Group). As stated in Delegated Regulation (EU) 2021/2178, Article 8 Section 1 of Regulation (EU) 2020/852 requires companies subject to Articles 19 bis and 29 bis of Directive 2013/34/EU to disclose how and to what extent the company's activities are associated with environmentally sustainable economic activities. In this regard, the Draft Commission Notice (December 2023) indicates that in the event that, within a financial group, an asset manager carries out asset management activities, the corresponding indicators must be published in Annex IV of the Delegated Regulation.

On the other hand, due to the entry into force of the new regulations (Delegated Regulation (EU)

2023/2485 and Delegated Regulation (EU) 2023/2486), as set out in Article 10 (7) of Delegated Regulation 2021/2178, from January 1, 2024 credit institutions will start disclosing the proportion in their covered assets of exposures to eligible and ineligible economic activities under the Taxonomy for: the remaining four objectives, new activities included for the climate change mitigation objective (Sections 3.18 to 3.21, and 6.18 to 6.20) and new activities included for the climate change adaptation objective (Sections 5.13, 7.8, 8.4, 9.3, 14.1 and 14.2).

With regard to the methodology for calculating the information tables and the process for obtaining data, the Unicaja Group has opted for a solution integrated with the financial reporting information that allows it to comply with regulatory requirements. The objective is to have a solution for disclosure in the area of sustainability that allows the Bank to incorporate new areas of information in a continuous and flexible manner, in addition to ensuring maximum consistency of information, supported by a single centralized data dictionary that enables data traceability and reconciliation, minimizing errors and manual data processing.

The information presented by the Unicaja Group responds to the requirements established by the European Commission in the different documents mentioned above. Therefore, the results generated and presented are based on the following general premises:

- The base data used for the composition of the sustainability information are the same as those used by the Unicaja Group to prepare the consolidated statements it submits to the Bank of Spain and other competent authorities.

- The Group's information used is based on confidential financial statements (prudential perimeter), which differ from the consolidated public financial statements, as they have different consolidation perimeters (prudential vs. confidential perimeter).
- For the disclosure of year-end portfolio data (referred to as "stock"), and following the guidelines established by the European Commission for the templates of Annex VI of the Delegated Act of July 6, 2021, the base information used is expressed in gross book value.
- With regard to the disclosure of flow data for the year, and following the guidelines established by the European Commission in the Draft Commission Notice (December 2023), the basic information is based on the opening balances of new operations formalized during the year, except for items other than loans and advances, debt securities, equity instruments, derivatives and foreclosed real estate, which are calculated as the difference between the periods T and T-1.

In accordance with the regulatory framework, the results generated and presented in the quantitative information tables disclosed are based on the individual analysis of each of the Group's financial instruments and other assets and not on global estimates of certain items in this part of the Bank's balance sheet. The main criteria used for the composition of the information are listed below:

Eligibility and alignment of both on- and off-balance sheet exposures to climate change mitigation and adaptation objectives. The following sections contain the main calculation criteria established for the composition of eligibility and alignment referred to climate change mitigation and adaptation objectives, both for asset and off-balance sheet items.

Assets:

- General purpose financings, to financial and non-financial companies obliged to publish non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU, have been considered as eligible/aligned according to the ratios documented in a sectorial project in which Unicaia Group has participated and according to the indications established by the European Commission.
- Specific purpose financings, to financial and non-financial companies obliged to publish non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU, have been considered as aligned based on whether the activity that the operation is financing meets the criteria set out in Environmental Taxonomy. Therefore, they have been considered aligned with the Taxonomy when the activity being financed meets both the technical criteria defined for substantial contribution to the evaluated objective and the DNSH criteria for the rest of the objectives.
- Financing to subsidiaries of groups obliged to disclose non-financial information statement pursuant to Articles 19 bis and 29 bis of Directive 2013/34/EU have been considered as eligible/aligned based on the eligibility and alignment information of the group's parent company.
- Financing or assets that, according to the regulations, by their nature are considered eligible, such as loans to households for the financing of home purchases, home improvements or automobile purchases, foreclosed commercial and residential real estate and financing to local governments for the financing of public housing. The identification of alignment in these exposures has been based on the review of compliance with the technical selection criteria established for each specific activity, both those established in the substantial contribution of the objective for which they are evaluated, as well as the DNSH.

- The Taxonomy Regulation does not currently cover all the activities that are carried out and that entities may fund. Therefore, it should be noted that activities that have not been included as eligible or aligned are not necessarily considered harmful to the environment.

Additionally, it should be noted that the Regulation establishes that some exposures are only excluded from the numerator, but not from the denominator in the calculation of the eligibility and alignment ratio, so that in no case can 100% of eligible or aligned assets be reached according to the Taxonomy. These exposures are:

- Derivatives.
- Interbank demand loans.
- Cash and other cash-related assets.
- Other assets.

Pursuant to Article 7 of Delegated Regulation 2021/2178, certain exposures have been excluded from the scope of the main ratio, and are therefore not included in the numerator or denominator:

- Exposure to central banks
- Exposures associated with sovereign issuers.
- Negotiation portfolio.

Off-balance sheet items:

As defined by the regulations, both items are considered: financial guarantees granted and assets under management:

- The methodology established for financial guarantees granted to financial and non-financial entities has been similar to that for assets, where the numerator includes guarantees granted to financial and non-financial companies obliged to publish non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU. The calculation of eligibility/alignment has been made according to the ratios published by the counterparts of these items and documented in the sectorial project in which the Unicaja Group has participated and according to the indications established by the European Commission.
- The methodology established for managed assets differs in two typologies: for equity items, the same criteria has been followed as for assets and financial guarantees granted, applying the ratios of issuers bound by Directive 2013/34/EU and collected through the sector project in which the Unicaja Group has participated; and for fixed income, investment funds and discretionary portfolio management, the sustainability information has been obtained through a pioneering market tool in this field.

Eligibility of exposures for the four new objectives.

For the composition of the information of these exposures, the following should be taken into account:

- The eligibility information disclosure requirement for these four objectives arises for the first time this year and for all companies, financial and non-financial, at the same time.
- For this reason, only information from the Bank itself can be incorporated, i.e. identifying specific financing for these new activities.

In order to meet this requirement, the Unicaja Group has made its best effort to identify specific financing for the new activities defined in these four objectives.

Financing of nuclear energy and fossil gas activities.

In the Unicaja Group, the identification of financing for this type of activities has been analyzed and evaluated from two perspectives:

- Evaluation of specific purpose funding for this type of activities, through project finance or specialized funding, where the counterparty to such funding is required to disclose non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU. No financing of this type was identified.
- Evaluation of general purpose financings to companies obliged to publish non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU, which are engaged in this type of activities, using the information provided by the sectorial project in which the Unicaja Group has participated as a source. Exposures of this type were identified.

Template for the asset manager key performance indicator.

- The data source used to generate the required information is the information from the portfolios managed by the asset manager Unigest, which is within the prudential relevance perimeter reserved for the parent company, Unicaja, as well as the information provided by the Clarity AI tool for the information related to the Environmental Taxonomy of the managed portfolios.
- The information provided by the Clarity AI tool indicates the degree of alignment to the taxonomy of the elements that make up the portfolio used by “Turnover”, Capex or Opex and provides information on the eligibility and alignment according to each of the environmental objectives of each of the assets that make up the portfolios. The limitations found in this information are only those due to the possible lack of data provided by the companies receiving the investment, and to the non-definitive nature of the regulation, which is still subject to profiling.
- The information on the managed portfolios refers to December 31, 2023.

Summary of the main metrics to be disclosed for 2023 and main limitations and difficulties regarding their disclosure

- Key ratios

The alignment ratio of the Unicaja Group for the year 2023 is presented in terms of “stock”, based on the criteria established in the regulatory framework detailed at the beginning and as a result of the application of the methodology defined in the previous section:

TURNOVER

Indicators of the EU Environmental Taxonomy Regulation (mitigation and adaptation to climate change)	Ratio over Total Assets (A+B+C)	Ratio of assets included in the scope of the GAR (A+B)
A) Exposure to taxonomy-eligible economic activities	34.72 %	55.77 %
A1) Exposure to economic activities aligned according to taxonomy	1.26 %	2.02 %
A1.1) Exposure to economic activities aligned according to taxonomy (mitigation)	1.24 %	2.00 %
A1.2) Exposure to economic activities aligned according to taxonomy (adaptation)	0.01 %	0.02 %
A2) Eligible non-aligned exposures	33.47 %	53.75 %
B) Exposure to ineligible economic activities according to taxonomy	27.54 %	44.23 %
B1) Total derivative exposure assets (hedging)	1.24 %	1.99 %
B2) Exposures to financial and 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)	10.78 %	17.32 %
B3) Interbank demand loans as a percentage of total assets	0.19 %	0.30 %
B4) Other ineligible exposure	15.33 %	24.63 %
Total assets included in the scope of the GAR (A+B)	62.26 %	100.00 %
C) Exposure excluded from the scope of the GAR	37.74 %	
C1) Trading portfolio	0.13 %	
C2) Exposure to central governments and supranational issuers	7.42 %	
C3) Exposure to central banks	30.18 %	
Total assets (A+B+C)	100%	-

CAPEX

Indicators of the EU Environmental Taxonomy Regulation (mitigation and adaptation to climate change)	Ratio over Total Assets (A+B+C)	Ratio of assets included in the scope of the GAR (A+B)
A) Exposure to taxonomy-eligible economic activities	34.44 %	55.31 %
A1) Exposure to economic activities aligned according to taxonomy	1.74 %	2.79 %
A1.1) Exposure to economic activities aligned according to taxonomy (mitigation)	1.73 %	2.78 %
A1.2) Exposure to economic activities aligned according to taxonomy (adaptation)	0.01 %	0.01 %
A2) Eligible non-aligned exposures	32.7%	52.52 %
B) Exposure to ineligible economic activities according to taxonomy	27.82 %	44.69 %
B1) Total derivative exposure assets (hedging)	1.24 %	1.99 %
B2) Exposures to financial and 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)	10.78 %	17.32 %
B3) Interbank demand loans as a percentage of total assets	0.19 %	0.30 %
B4) Other ineligible exposure	15.62 %	25.08 %
Total assets included in the scope of the GAR (A+B)	62.26 %	100.00 %
C) Exposure excluded from the scope of the GAR	37.74 %	
C1) Trading portfolio	0.13 %	
C2) Exposure to central governments and supranational issuers	7.42 %	
C3) Exposure to central banks	30.18 %	
Total assets (A+B+C)	100%	-

With the publication of Delegated Regulation (EU) 2023/2486, the new information regarding the remaining four environmental objectives is established and, therefore, the need to start reporting the proportion of eligible exposures with respect to these objectives.

Eligibility information in terms of the new target information published by the European Commission is shown below:

Items	Ratio over total assets (B+C)	Ratio of assets included in the scope of the GAR (B)
A) Exposures to taxonomy-eligible economic activities (new objectives)	0.02 %	0.04 %
A.1) Of which activities related to the objective "Sustainable use and protection of water and marine resources"	0%	0%
A.2) Of which activities related to the objective "Transition to a circular economy"	0.02 %	0.04 %
A.3) Of which activities related to the objective "Pollution prevention and control"	0%	0%
A.4) Of which activities related to the objective "Protection and restoration of biodiversity and ecosystems"	0%	0%
B) Total assets included in the scope of the GAR	62.24 %	99.96 %
Total assets included in the scope of the GAR (A+B)	62.26 %	100.00 %
C) Exposure excluded from the scope of the GAR	37.74 %	
Total assets (A+B+C)	100%	

In relation to the main difficulties and limitations regarding the 2023 disclosure, the Unicaia Group, applying the "best effort" criterion for obtaining the necessary information in order to comply with the requirements of the different regulations that make up the regulatory framework, has compiled the necessary information in order to carry out the disclosure.

In this regard, the main limitations and difficulties encountered throughout the process of generating the information to be disclosed have been identified:

- With regard to counterparty information, in general terms, a significant lack of accessibility and certain limitations have been identified when collecting such information, for example, in order to be able to establish which companies are obliged to publish non-financial information in accordance with Articles 19 bis and 29 bis of Directive 2013/34/EU.

- In the information published by the counterparties, and compiled in the various sectoral projects in which the Bank has participated, there is a lack of standardization between the different reports published by the different companies. This situation has made it necessary to carry out a process of normalization/standardization of the information in order to include it in the Bank's disclosures.
- In the case of financial institutions, since they have not yet been required to report information broken down by objective, the total published eligibility ratio has been compiled. However, in this exercise it is necessary to include eligibility information broken down by mitigation or adaptation objective. In order to be able to incorporate these data in the quantitative information tables and avoid double counting, the climate change mitigation objective has been assigned for all cases.
- In the generation of the templates referring to the financing of nuclear energy and fossil gas activities, the Unicaja Group, having identified a lack of specificity in some sections, has made its best interpretation of the regulations in force to provide a solution to this information.
- Difficulties have been encountered in the identification of financing for nuclear and gas activities, which are not included in Taxonomy, and which should be included in Templates 1 and 5, due to the lack of codification of these activities.

Unicaja Group strategy, product design process and relationship with customers and counterparties

The Unicaja Group has a Corporate Sustainability Policy, approved by its Board of Directors and updated in 2023, 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 EINF, this process has already begun, and will be fully and completely implemented as the regulatory framework itself takes shape in the coming years.

Unicaja's 2022-2024 Strategic Plan establishes the commitment to sustainability in all lines of business as an opportunity for development and improvement in its daily management. This is why it works on a renewed offer of products and services and on the reduction of its carbon footprint. At the same time, it promotes 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 fully 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, revised in 2021, and completed in 2023, has served as a first approximation, to be followed up with a new ESG Strategy in 2024.

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 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,

Additional information on the financing of economic activities compliant with the European Union's Environmental Taxonomy Regulation

As can be seen from the information contained in this section of the report, in compliance with the Environmental Taxonomy Regulation, a proportion of the Unicaja Group's balance sheet is eligible in accordance with its criteria, and part of it (climate change mitigation and adaptation purposes is aligned).

The Group's objective, in line with its strategy and operating principles, as well as with the European Union's regulatory initiatives, is to ensure that this percentage is realized as far as possible into 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 expressed elsewhere in this Statement, the internal product classification system approved in 2022 by the Bank is fully aligned with the European Union Regulatory Taxonomy, as a starting point for the effectiveness of this effort.

It is worth highlighting the Unicaja Group's commitment to this matter, which is of critical relevance for society in general. As proof of this, a specific roadmap is currently being implemented that will allow covering these requirements with full guarantees in the short term, taking advantage of the risks, but, above all, the opportunities offered by the transition to a net carbon-free economy.

Additionally, during recent fiscal years, the Unicaja 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.

TEMPLATE 0: SUMMARY OF KEY PERFORMANCE INDICATORS TO BE DISCLOSED BY CREDIT INSTITUTIONS IN ACCORDANCE WITH ARTICLE 8 OF THE TAXONOMY REGULATION

EUROS		Total environmentally sustainable assets (Turnover)	Total environmentally sustainable assets (Capex)	KPI (Turnover)	KPI (CapEx)	coverage ratio (% of total assets)	% of assets excluded from the GAR (Article 7.2 and 7.3 and Annex V, Section 1.1.2)	% of assets excluded from the GAR (Article 7.2 and 7.3 and Annex V, Section 1.1.4)
Main KPI	Green Asset Ratio (GAR) in terms of stock	1,241,695,135	1,717,271,571	2.02	2.79	62.26	25.23	37.74
EUROS		Total environmentally sustainable activities (Turnover)	Total environmentally sustainable activities (Capex)	KPI (Turnover)	KPI (CapEx)	coverage ratio (% of total assets)	% of assets excluded from the GAR (Article 7.2 and 7.3 and Annex V, Section 1.1.2)	% of assets excluded from the GAR (Article 7.2 and 7.3 and Annex V, Section 1.1.4)
Additional KPIs	Green Asset Ratio (GAR) in terms of flow	177,575,409	206,430,106	0.96	1.12	69.29	55.66	30.71
	Negotiation portfolio							
	Financial guarantees (FinGAR)	0	0	0	0			
	Assets under management (AuM)	107,009,973	145,565,937	2.9	3.95			
	Fee and commission income							

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER

EUROS	Disclosure reference date T																		
	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to taxonomy)					Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				
			Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators	
<u>GAR - Assets covered in both numerator and denominator</u>																			
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	35,898,626,254	33,544,009,708	1,228,910,332	828,297,694	30,581,072	961,786,307	51,854,259	12,784,803	0	8,528,358	21,795,779	0	0	0	33,617,659,745	1,241,695,135	828,297,694	30,581,072	970,314,664
Financial companies	1,728,614,257	816,476,999	115,467,987	115,467,987	0	0	0	0	0	0	0	0	0	0	816,476,999	115,467,987	115,467,987	0	0
Credit institutions	1,613,431,363	779,849,366	115,467,987	115,467,987	0	0	0	0	0	0	0	0	0	0	779,849,366	115,467,987	115,467,987	0	0
Loans and advances	609,161,277	320,738,966	0	0	0	0	0	0	0	0	0	0	0	0	320,738,966	0	0	0	0
Debt securities, including statement on the use of funds	1,001,783,573	458,235,148	115,467,987	115,467,987	0	0	0	0	0	0	0	0	0	0	458,235,148	115,467,987	115,467,987	0	0
Equity instruments	2,486,512	875,252	0	0	0	0	0	0	0	0	0	0	0	0	875,252	0	0	0	0
Other financial companies	115,182,895	36,627,633	0	0	0	0	0	0	0	0	0	0	0	0	36,627,633	0	0	0	0
Of which: Investment services companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statement on the use of funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: Management companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statement on the use of funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER

EUROS	Disclosure reference date T																		
	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to taxonomy)													Of which: environmentally sustainable (conforming to taxonomy)				
			Of which: destination of funds known	Of which: transitional	Of which: facilitators										Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: transitional
Equity instruments	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	
Of which: Insurance companies	115,182,895	36,627,633	0	0	0	0	0	0	0	0	0	0	0	36,627,633	0	0	0	0	
Loans and advances	9,089	2,363	0	0	0	0	0	0	0	0	0	0	0	2,363	0	0	0	0	
Debt securities, including statement on the use of funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity instruments	115,173,806	36,625,270	0		0	0	0		0	0	0		0	36,625,270	0		0	0	
Non-Financial Companies subject to reporting obligations under the Non-Financial Reporting Directive (NFRD)	2,287,637,105	845,157,817	400,612,638	0	30,581,072	248,956,600	51,854,259	12,784,803	0	8,528,358	21,795,779	0	0	0	918,807,854	413,397,441	0	30,581,072	257,484,957
Loans and advances	2,178,338,587	811,260,947	391,602,788	0	30,581,072	240,545,798	51,609,392	12,539,936	0	8,528,358	21,795,779	0	0	0	884,666,118	404,142,724	0	30,581,072	249,074,156
Debt securities, including statement on the use of funds	27,619,766	12,955,464	0	0	0	0	0	0	0	0	0	0	0	12,955,464	0	0	0	0	
Equity instruments	81,678,751	20,941,406	9,009,850		0	8,410,801	244,867	244,867		0	0	0		0	21,186,273	9,254,716		0	8,410,801
Households	31,869,084,915	31,869,084,915	712,829,707	712,829,707	0	712,829,707									31,869,084,915	712,829,707	712,829,707	0	712,829,707
Of which: loans secured through residential real property	30,963,641,356	30,963,641,356	712,829,707	712,829,707	0	712,829,707									30,963,641,356	712,829,707	712,829,707	0	712,829,707
Of which: loans to renovate buildings	657,022,872	657,022,872	0	0	0	0									657,022,872	0	0	0	0
Of which: loans for vehicles	248,420,686	248,420,686	0	0	0	0									248,420,686	0	0	0	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER

EUROS	Disclosure reference date T																	
	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)			
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)			
		Of which: environmentally sustainable (conforming to taxonomy)					Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)			
			Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators
Local Government Financing	13,289,977	13,289,977	0	0	0	0	0	0	0	0	0	0	0	0	13,289,977	0	0	0
Financing for housing	13,289,977	13,289,977	0	0	0	0	0	0	0	0	0	0	0	0	13,289,977	0	0	0
Other local government financing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collateral obtained by taking possession: residential and commercial real estate	721,978,533	721,978,533	0	0	0	0	0	0	0	0	0	0	0	0	721,978,533	0	0	0
Other assets excluded from the numerator for GAR calculation (included in the denominator)	24,954,059,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial and Non-Financial Companies	10,664,256,784																	
SMEs and Non-Financial Companies (other than SMEs) not subject to reporting obligations under NFRD	10,509,116,419																	
Loans and advances	9,993,277,800																	
Of which: loans secured through commercial real property	1,520,715,664																	
Of which: loans to renovate buildings	0																	
Debt securities	390,583,857																	
Equity instruments	125,254,763																	

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER

EUROS	Disclosure reference date T																		
	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to taxonomy)					Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				
			Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators	
Counterparties in non-EU countries not subject to reporting obligations under the NFRD	155,140,365																		
Loans and advances	33,948,784																		
Debt securities	121,191,581																		
Equity instruments	0																		
Derivatives	1,222,395,339																		
Interbank demand loans.	185,344,588																		
Cash and other cash-related assets	513,349,875																		
Other assets (goodwill, raw materials, etc.)	12,368,712,500																		
TOTAL GAR ASSETS	61,574,663,873	34,265,988,241	1,228,910,332	828,297,694	30,581,072	961,786,307	51,854,259	12,784,803	0	8,528,358	21,795,779	0	0	0	34,339,638,279	1,241,695,135	828,297,694	30,581,072	970,314,664
Other assets not included in the GAR calculation	37,317,436,237																		
Sovereign issuers.	29,844,474,806																		
Exposure to central banks.	7,340,635,297																		
Negotiation portfolio	132,326,133																		
Total assets	98,892,100,110	34,265,988,241	1,228,910,332	828,297,694	30,581,072	961,786,307	51,854,259	12,784,803	0	8,528,358	21,795,779	0	0	0	34,339,638,279	1,241,695,135	828,297,694	30,581,072	970,314,664
Off-balance sheet exposures																			
Financial guarantees	10,873,921	16,560	20	0	0	0	0	0	0	0	0	0	0	0	16,560	20	0	0	0
Assets under management	21,440,477,904	438,840,208	19,931,553	0	777,253	10,058,331	263,513,743	10,569,281	0	6,298,051	245,599,408	0	0	0	1,311,642,307	48,990,789	0	777,253	26,379,455
of which debt securities	7,869	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which equity instruments	389,929,187	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX

Disclosure reference date T

EUROS

Gross book value total	Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Of which: to taxonomy-relevant sectors (taxonomy-eligible)						Of which: to taxonomy relevant sectors (taxonomy-eligible)			Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)					
	Of which: environmentally sustainable (conforming to taxonomy)						Of which: environmentally sustainable (conforming to taxonomy)			Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)					
				Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators
GAR - Assets covered in both numerator and denominator																			
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	35,898,626,254	33,282,283,564	1,708,827,915	828,297,694	32,076,422	1,310,933,009	32,728,022	8,443,656	0	6,953,246	21,795,779	0	0	0	33,336,807,364	1,717,271,571	828,297,694	32,076,422	1,317,886,255
Financial companies	1,728,614,257	219,138,818	115,467,987	115,467,987	0	0	0	0	0	0	0	0	0	0	219,138,818	115,467,987	115,467,987	0	0
Credit institutions	1,613,431,363	219,138,818	115,467,987	115,467,987	0	0	0	0	0	0	0	0	0	0	219,138,818	115,467,987	115,467,987	0	0
Loans and advances	609,161,277	8,656,743	0	0	0	0	0	0	0	0	0	0	0	0	8,656,743	0	0	0	0
Debt securities, including statement on the use of funds	1,001,783,573	210,482,075	115,467,987	115,467,987	0	0	0	0	0	0	0	0	0	0	210,482,075	115,467,987	115,467,987	0	0
Equity instruments	2,486,512	0	0		0	0	0	0		0	0	0		0	0	0		0	0
Other financial companies	115,182,895	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: Investment services companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statement on the use of funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity instruments	0	0	0		0	0	0	0		0	0	0		0	0	0		0	0

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX

Disclosure reference date T

EUROS	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to taxonomy)					Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				
				Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators
Of which: Management companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statement on the use of funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity instruments	0	0	0		0	0	0	0		0	0	0	0	0	0	0		0	0
Of which: Insurance companies	115,182,895	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	9,089	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statement on the use of funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity instruments	115,173,806	0	0		0	0	0	0		0	0	0	0	0	0	0		0	0
Non-Financial Companies subject to reporting obligations under the Non-Financial Reporting Directive (NFRD)	2,287,637,105	1,180,769,854	880,530,221	0	32,076,422	598,103,302	32,728,022	8,443,656	0	6,953,246	21,795,779	0	0	0	1,235,293,654	888,973,877	0	32,076,422	605,056,548
Loans and advances	2,178,338,587	1,131,397,833	840,292,960	0	32,076,42	573,366,967	32,474,410	8,190,044	0	6,953,246	21,795,779	0	0	0	1,185,668,021	848,483,004	0	32,076,42	580,320,213
Debt securities, including statement on the use of funds	27,619,766	4,990,616	0	0	0	0	0	0	0	0	0	0	0	0	4,990,616	0	0	0	0

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX

Disclosure reference date T

EUROS	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to taxonomy)					Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				
			Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators	
Equity instruments	81,678,751	44,381,406	40,237,261		0	24,736,335	253,612	253,612		0	0	0	0	0	44,635,017	40,490,873		0	24,736,335
Households	31,869,084,915	31,869,084,915	712,829,707	712,829,707	0	712,829,707									31,869,084,915	712,829,707	712,829,707	0	712,829,707
Of which: loans secured through residential real property	30,963,641,356	30,963,641,356	712,829,707	712,829,707	0	712,829,707									30,963,641,356	712,829,707	712,829,707	0	712,829,707
Of which: loans to renovate buildings	657,022,872	657,022,872	0	0	0	0									657,022,872	0	0	0	0
Of which: loans for vehicles	248,420,686	248,420,686	0	0	0	0									248,420,686	0	0	0	0
Local Government Financing	13,289,977	13,289,977	0	0	0	0	0	0	0	0	0	0	0	0	13,289,977	0	0	0	0
Financing for housing	13,289,977	13,289,977	0	0	0	0	0	0	0	0	0	0	0	0	13,289,977	0	0	0	0
Other local government financing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collateral obtained by taking possession: residential and commercial real estate	721,978,533	721,978,533	0	0	0	0	0	0	0	0	0	0	0	0	721,978,533	0	0	0	0
Other assets excluded from the numerator for GAR calculation (included in the denominator)	24,954,059,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial and Non-Financial Companies	10,664,256,784																		

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX

Disclosure reference date T

EUROS	Gross book value total	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)			Transition to a circular economy (CE)			TOTAL (CCM + CCA + WMR + CE + P + BE)			
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)	Of which: to taxonomy relevant sectors (taxonomy-eligible)			Of which: to taxonomy relevant sectors (taxonomy-eligible)			Of which: to taxonomy relevant sectors (taxonomy-eligible)			
		Of which: environmentally sustainable (conforming to taxonomy)	Of which: environmentally sustainable (conforming to taxonomy)			Of which: environmentally sustainable (conforming to taxonomy)			Of which: environmentally sustainable (conforming to taxonomy)			
			Of which: destination of funds known	Of which: transitional	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: facilitators	
SMEs and Non-Financial Companies (other than SMEs) not subject to reporting obligations under NFRD	10,509,116,419											
Loans and advances	9,993,277,800											
Of which: loans secured through commercial real property	1,520,715,664											
Of which: loans to renovate buildings	0											
Debt securities	390,583,857											
Equity instruments	125,254,763											
Counterparties in non-EU countries not subject to reporting obligations under the NFRD	155,140,365											
Loans and advances	33,948,784											
Debt securities	121,191,581											
Equity instruments	0											
Derivatives	1,222,395,339											
Interbank demand loans.	185,344,588											
Cash and other cash-related assets	513,349,875											

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX

Disclosure reference date T

EUROS	Gross book value total	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
		Of which: to taxonomy-relevant sectors (taxonomy-eligible)					Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				Of which: to taxonomy relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (conforming to taxonomy)					Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				Of which: environmentally sustainable (conforming to taxonomy)				
			Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional	Of which: facilitators	
Other assets (goodwill, raw materials, etc.)	12,368,712,500																		
Total GAR assets	61,574,663,873	34,004,262,097	1,708,827,915	828,297,694	32,076,42	1,310,933,009	32,728,022	8,443,656	0	6,953,246	21,795,779	0	0	0	34,058,785,898	1,717,271,571	828,297,694	32,076,42	1,317,886,255
Other assets not included in the GAR calculation	37,317,436,237																		
Sovereign issuers.	29,844,474,806																		
Exposure to central banks.	7,340,635,297																		
Negotiation portfolio	132,326,133																		
Total assets	98,892,100,110	34,004,262,097	1,708,827,915	828,297,694	32,076,42 ₂	1,310,933,009	32,728,022	8,443,656	0	6,953,246	21,795,779	0	0	0	34,058,785,898	1,717,271,571	828,297,694	32,076,42 ₂	1,317,886,255
Off-balance sheet exposures																			
Financial guarantees	10,873,921	25,380	5,590	0	0	2,480	0	0	0	0	0	0	0	0	25,380	5,590	0	0	2,480
Assets under management	21,440,477,904	179,359,572	37,404,928	0	2,068,728	17,336,280	64,687,515	18,484,51	0	9,744,182	11,109,918	0	0	0	371,146,062	92,526,708	0	2,068,728	46,527,094
of which debt securities	7,869	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which equity instruments	389,929,187	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TEMPLATE 2: GAR: INFORMATION BY SECTOR – TURNOVER

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)			
	Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations	
	Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCA)	EUROS	Of which: environmentally sustainable (CCA)	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCM + CCA + WMR + CE + P + BE)	EUROS	Of which: environmentally sustainable (CCM + CCA + WMR + CE + P + BE)
1711 - Manufacture of pulp and paper	2,729,172	417			465	465			0	0			2,729,637	883		
2013 - Manufacture of other inorganic chemical commodities	2,543,259	0			1,062,997	1,062,997			0	0			3,606,256	1,062,997		
2410 - Manufacture of basic iron, steel and ferro-alloy products	69,154,230	30,036,358			0	0			0	0			69,154,230	30,036,358		
2420 - Manufacture of steel tubes, pipes, hollow profiles and tube or pipe fittings	119,776	119,776			0	0			0	0			119,776	119,776		
3299 - Other manufacturing industries n.e.c.	1,432,701	648,873			0	0			715,131	0			2,147,832	648,873		
3513 - Distribution of electric power	342,522,108	200,658,213			0	0			0	0			342,522,108	200,658,213		
3521 - Gas production	24,599,231	6,112,137			527,395	527,395			0	0			25,126,627	6,639,532		
3522 - Distribution of gaseous fuels by pipeline	3,362	131			0	0			0	0			3,362	131		
3811 - Collection of non-hazardous waste	37,629,440	20,129,477			0	0			0	0			37,629,440	20,129,477		
4110 - Real estate development	5,678,955	2,485,472			0	0			0	0			5,678,955	2,485,472		
4120 - Construction of residential and non-residential buildings	9,326,722	0			0	0			0	0			9,326,722	0		

TEMPLATE 2: GAR: INFORMATION BY SECTOR – TURNOVER

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)			
	Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations	
	Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	EUROS	Of which: environmental ly sustainable (CCM)	EUROS	Of which: environmental ly sustainable (CCM)	EUROS	Of which: environmental ly sustainable (CCA)	EUROS	Of which: environmental ly sustainable (CCA)	EUROS	Of which: environmental ly sustainable (CCM)	EUROS	Of which: environmental ly sustainable (CCM)	EUROS	Of which: environmental ly sustainable (CCM + CCA + WMR + CE + P + BE)	EUROS	Of which: environmental ly sustainable (CCM + CCA + WMR + CE + P + BE)
4299 - Construction of other civil engineering projects n.e.c.	14,969,058	2,438,013			140,655	140,655			0	0			15,109,712	2,578,667		
4321 - Electrical installations	3,178,845	2,523,559			0	0			0	0			3,178,845	2,523,559		
4399 - Other specialized construction activities n.e.c.	54,718,859	42,623,333			0	0			0	0			54,718,859	42,623,333		
4711 - Retail sale in non-specialized stores, predominantly of food products, with emphasis on food products	0	0			0	0			21,080,648	0			21,080,648	0		
4751 - Retail sale of textiles in specialized stores	116,358	0			0	0			0	0			116,358	0		
5221 - Activities incidental to land transportation	89,146,956	0			0	0			0	0			89,146,956	0		
5510 - Hotels and similar accommodations	853,959	0			0	0			0	0			853,959	0		
6020 - Television programming and broadcasting activities	0	0			4,473	18			0	0			4,473	18		
6190 - Other telecommunications activities	333,151	52,603			3,296,440	2,967,673			0	0			3,629,591	3,020,276		
6202 - IT consulting activities	5,508,215	5,508,215			31,396	0			0	0			5,539,611	5,508,215		
6209 - Other information technology and computer-related services	8,127,775	2,651,016			46,790,438	8,085,600			0	0			54,918,212	10,736,616		
7732 - Rental of construction and civil engineering machinery and equipment	15,298	0			0	0			0	0			15,298	0		
8411 - General activities of the Public Administration	140,357,209	84,588,427			0	0			0	0			140,357,209	84,588,427		
TOTAL	845,157,817	400,612,638			51,854,259	12,784,803			21,795,779	0			918,807,854	413,397,441		

TEMPLATE 2: GAR: INFORMATION BY SECTOR– CAPEX

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)			
	Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations	
	Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	EUROS	Of which: environment ally sustainable (CCM)	EUROS	Of which: environment ally sustainable (CCM)	EUROS	Of which: environment ally sustainable (CCA)	EUROS	Of which: environment ally sustainable (CCA)	EUROS	Of which: environment ally sustainable (CCM)	EUROS	Of which: environment ally sustainable (CCM)	EUROS	Of which: environment ally sustainable (CCM + CCA + WMR + CE + P + BE)	EUROS	Of which: environment ally sustainable (CCM + CCA + WMR + CE + P + BE)
1711 - Manufacture of pulp and paper	2,729,280	549			549	549			0	0			2,729,828	1,097		
2013 - Manufacture of other inorganic chemical commodities	1,051,950	0			840,054	840,054			0	0			1,892,004	840,054		
2410 - Manufacture of basic iron, steel and ferro-alloy products	65,713,156	30,864,164			0	0			0	0			65,713,156	30,864,164		
2420 - Manufacture of steel tubes, pipes, hollow profiles and tube or pipe fittings	113,905	113,905			0	0			0	0			113,905	113,905		
3299 - Other manufacturing industries n.e.c.	0	0			0	0			715,131	0			715,131	0		
3513 - Distribution of electric power	611,328,994	594,564,327			0	0			0	0			611,328,994	594,564,327		
3521 - Gas production	62,920,162	55,159,915			546,231	546,231			0	0			63,466,393	55,706,146		
3522 - Distribution of gaseous fuels by pipeline	13,318	9,519			0	0			0	0			13,318	9,519		
3811 - Collection of non-hazardous waste	38,429,419	27,629,282			0	0			0	0			38,429,419	27,629,282		
4110 - Real estate development	5,936,352	572,895			676	676			0	0			5,937,027	573,570		
4120 - Construction of residential and non-residential buildings	9,326,722	0			0	0			0	0			9,326,722	0		
4299 - Construction of other civil engineering projects n.e.c.	5,161,597	2,263,260			80,983	80,983			0	0			5,242,580	2,344,243		
4321 - Electrical installations	1,950,354	1,950,354			0	0			0	0			1,950,354	1,950,354		
4399 - Other specialized construction activities n.e.c.	76,334,586	72,266,122			0	0			0	0			76,334,586	72,266,122		

TEMPLATE 2: GAR: INFORMATION BY SECTOR– CAPEX

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)			
	Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations		Non-Financial Companies (subject to NFRD reporting obligations)		SMEs and other Non-Financial Companies not subject to NFRD reporting obligations	
	Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCA)	EUROS	Of which: environmentally sustainable (CCA)	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCM)	EUROS	Of which: environmentally sustainable (CCM + CCA + WMR + CE + P + BE)	EUROS	Of which: environmentally sustainable (CCM + CCA + WMR + CE + P + BE)
4711 - Retail sale in non-specialized stores, predominantly of food products, with emphasis on food products	0	0			0	0			21,080,648	0			21,080,648	0		
4751 - Retail sale of textiles in specialized stores	4,278,377	0			0	0			0	0			4,278,377	0		
4771 - Retail sale of garments in specialized stores	211,749	0			0	0			0	0			211,749	0		
5110 - Passenger air transportation	3,982	0			0	0			0	0			3,982	0		
5221 - Activities incidental to land transportation	87,463,239	0			0	0			0	0			87,463,239	0		
5510 - Hotels and similar accommodations	5,234,733	0			0	0			0	0			5,234,733	0		
6020 - Television programming and broadcasting activities	0	0			50,756	354			0	0			50,756	354		
6190 - Other telecommunications activities	473,425	21,918			35,069	21,918			0	0			508,493	43,836		
6202 - IT consulting activities	13,597,862	13,597,862			78,489	0			0	0			13,676,351	13,597,862		
6209 - Other information technology and computer-related services	25,256,955	7,085,444			31,095,216	6,952,893			0	0			56,352,171	14,038,336		
7220 - Research and experimental development in social sciences and humanities	12,452	12,452			0	0			0	0			12,452	12,452		
7732 - Rental of construction and civil engineering machinery and equipment	724,902	0			0	0			0	0			724,902	0		
8411 - General activities of the Public Administration	126,363,055	66,414,500			0	0			0	0			126,363,055	66,414,500		
TOTAL	1,180,769,854	880,530,221			32,728,022	8,443,656			21,795,779	0			1,235,293,654	888,973,877		

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK - TURNOVER

% (compared to total assets included in the denominator)	Disclosure reference date T																		
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered
	EUROS	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)							
		Of which: destination of funds	Of which: transitional	Of which: facilitators	Of which: destination of funds	Of which: facilitators	Of which: destination of funds	Of which: facilitators	Of which: destination of funds	Of which: transitional /adaptive	Of which: facilitators								
GAR - Assets covered in both numerator and denominator																			
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	93.44	3.42	2.31	0.09	2.68	0.14	0.04	0	0.02	0.06	0	0	0	93.65	3.46	2.31	0.09	2.7	36.3
Financial companies	47.23	6.68	6.68	0	0	0	0	0	0	0	0	0	0	47.23	6.68	6.68	0	0	1.75
Credit institutions	48.33	7.16	7.16	0	0	0	0	0	0	0	0	0	0	48.33	7.16	7.16	0	0	1.63
Loans and advances	52.65	0	0	0	0	0	0	0	0	0	0	0	0	52.65	0	0	0	0	0.62
Debt securities, including statement on the use of funds	45.74	11.53	11.53	0	0	0	0	0	0	0	0	0	0	45.74	11.53	11.53	0	0	1.01
Equity instruments	35.2	0		0	0	0	0		0	0	0		0	35.2	0		0	0	0
Other financial companies	31.8	0	0	0	0	0	0	0	0	0	0	0	0	31.8	0	0	0	0	0.12
Of which: Investment services companies																			0
Loans and advances																			0
Debt securities, including statement on the use of funds																			0
Equity instruments																			0
Of which: Management companies																			0

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK - TURNOVER

% (compared to total assets included in the denominator)	Disclosure reference date T																		
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered
	EUROS	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)							
		Of which: destination of funds	Of which: transitional	Of which: facilitators		Of which: destination of funds	Of which: facilitators		Of which: destination of funds	Of which: facilitators		Of which: destination of funds	Of which: transitional /adaptive	Of which: facilitators					
Loans and advances																			
Debt securities, including statement on the use of funds																			0
Equity instruments																			0
Of which: Insurance companies	31.8	0	0	0	0	0	0	0	0	0	0	0	0	31.8	0	0	0	0	0.12
Loans and advances	26	0	0	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0
Debt securities, including statement on the use of funds																			0
Equity instruments	31.8	0		0	0	0	0		0	0	0		0	31.8	0		0	0	0.12
Non-Financial Companies subject to reporting obligations under the Non-Financial Reporting Directive (NFRD)	36.94	17.51	0	1.34	10.88	2.27	0.56	0	0.37	0.95	0	0	0	40.16	18.07	0	1.34	11.26	2.31
Loans and advances	37.24	17.98	0	1.4	11.04	2.37	0.58	0	0.39	1	0	0	0	40.61	18.55	0	1.4	11.43	2.2
Debt securities, including statement on the use of funds	46.91	0	0	0	0	0	0	0	0	0	0	0	0	46.91	0	0	0	0	0.03
Equity instruments	25.64	11.03	0	0	10.3	0.3	0.3		0	0	0		0	25.94	11.33		0	10.3	0.08
Households	100	2.24	2.24	0	2.24									100	2.24	2.24	0	2.24	32.23
Of which: loans secured through residential real property	100	2.3	2.3	0	2.3									100	2.3	2.3	0	2.3	31.31
Of which: loans to renovate buildings	100	0	0	0	0									100	0	0	0	0	0.66
Of which: loans for vehicles	100	0	0	0	0									100	0	0	0	0	0.25

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK - TURNOVER

Disclosure reference date T																			
% (compared to total assets included in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered
	EUROS	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)							
		Of which: destination of funds	Of which: transitional	Of which: facilitators	Of which: destination of funds	Of which: facilitators	Of which: destination of funds	Of which: facilitators	Of which: destination of funds	Of which: facilitators	Of which: destination of funds	Of which: transitional /adaptive	Of which: facilitators						
Local Government Financing	100	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0.01
Financing for housing	100	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0.01
Other local government financing																			0
Collateral obtained by taking possession: residential and commercial real estate	100	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0.73
Total GAR assets	55.65	2.00	1.35	0.05	1.56	0.08	0.02	0	0.01	0.04	0	0	0	55.77	2.02	1.35	0.05	1.58	62.26

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - CAPEX

Disclosure reference date T																			
% (compared to total assets included in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered
	EUROS	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					
		Of which: destination of funds		Of which: transitional	Of which: facilitators	Of which: destination of funds		Of which: facilitators	Of which: destination of funds		Of which: facilitators	Of which: destination of funds		Of which: transitional /adaptive	Of which: facilitators				
GAR - Assets covered in both numerator and denominator																			
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	92.71	4.76	2.31	0.09	3.65	0.09	0.02	0	0.02	0.06	0	0	0	94.33	4.78	2.31	0.09	3.67	36.3
Financial companies	12.68	6.68	6.68	0	0	0	0	0	0	0	0	0	0	12.68	6.68	6.68	0	0	1.75
Credit institutions	13.58	7.16	7.16	0	0	0	0	0	0	0	0	0	0	13.58	7.16	7.16	0	0	1.63
Loans and advances	1.42	0	0	0	0	0	0	0	0	0	0	0	0	1.42	0	0	0	0	0.62
Debt securities, including statement on the use of funds	21.01	11.53	11.53	0	0	0	0	0	0	0	0	0	0	21.01	11.53	11.53	0	0	1.01
Equity instruments	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0
Other financial companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.12
Of which: Investment services companies																			0
Loans and advances																			0
Debt securities, including statement on the use of funds																			0
Equity instruments																			0
Of which: Management companies																			0
Loans and advances																			0
Debt securities, including statement on the use of funds																			0
Equity instruments																			0

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - CAPEX

Disclosure reference date T																			
% (compared to total assets included in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered
	EUROS	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)							
		Of which: destination of funds		Of which: transitional	Of which: facilitators	Of which: destination of funds		Of which: facilitators	Of which: destination of funds		Of which: facilitators	Of which: destination of funds		Of which: transitional /adaptive	Of which: facilitators				
Of which: Insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.12
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statement on the use of funds																			0
Equity instruments	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0.12
Non-Financial Companies subject to reporting obligations under the Non-Financial Reporting Directive (NFRD)	51.62	38.49	0	1.4	26.15	1.43	0.37	0	0.3	0.95	0	0	0	54	38.86	0	1.4	26.45	2.31
Loans and advances	51.94	38.57	0	1.47	26.32	1.49	0.38	0	0.32	1	0	0	0	54.43	38.95	0	1.47	26.64	2.2
Debt securities, including statement on the use of funds	18.07	0	0	0	0	0	0	0	0	0	0	0	0	18.07	0	0	0	0	0.03
Equity instruments	54.34	49.26	0	0	30.28	0.31	0.31		0	0	0		0	54.65	49.57		0	30.28	0.08
Households	100	2.24	2.24	0	2.24									100	2.24	2.24	0	2.24	32.23
Of which: loans secured through residential real property	100	2.3	2.3	0	2.3									100	2.3	2.3	0	2.3	31.31
Of which: loans to renovate buildings	100	0	0	0	0									100	0	0	0	0	0.66
Of which: loans for vehicles	100	0	0	0	0									100	0	0	0	0	0.25
Local Government Financing	100	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0.01
Financing for housing	100	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0.01
Other local government financing																			0
Collateral obtained by taking possession: residential and commercial real estate	100	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0.73
Total GAR assets	55.22	2.78	1.35	0.05	2.13	0.05	0.01	0	0.01	0.04	0	0	0	55.31	2.79	1.35	0.05	2.14	62.26

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF CASH FLOW - TURNOVER

% (compared to total flow of eligible assets)	Disclosure reference date T														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total new assets covered
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					
	Of which: destination of funds known	Of which: transitional	Of which: facilitators	Of which: destination of funds known	Of which: facilitators	Of which: destination of funds known	Of which: transitional/adaptive	Of which: facilitators							
GAR - Assets covered in both numerator and denominator															
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	82.53	4.83	3.54	0.32	3.72	0.11	0.09	0	0.01	82.64	4.92	3.54	0.32	3.73	13.57
Financial companies	49.76	1.58	1.58	0	0	0	0	0	0	49.76	1.58	1.58	0	0	2.84
Credit institutions	49.76	1.58	1.58	0	0	0	0	0	0	49.76	1.58	1.58	0	0	2.84
Loans and advances	52.64	0	0	0	0	0	0	0	0	52.64	0	0	0	0	2.28
Debt securities, including statement on the use of funds	37.88	8.11	8.11	0	0	0	0	0	0	37.88	8.11	8.11	0	0	0.56
Equity instruments															0
Other financial companies															0
Of which: Investment services companies															0
Loans and advances															0
Debt securities, including statement on the use of funds															0
Equity instruments															0
Of which: Management companies															0
Loans and advances															0

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF CASH FLOW - TURNOVER

% (compared to total flow of eligible assets)	Disclosure reference date T														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					
	Of which: destination of funds known		Of which: transitional	Of which: facilitators		Of which: destination of funds known		Of which: facilitators		Of which: destination of funds known		Of which: transitional/adaptive	Of which: facilitators		Proportion of total new assets covered
Debt securities, including statement on the use of funds															0
Equity instruments															0
Of which: Insurance companies															0
Loans and advances															0
Debt securities, including statement on the use of funds															0
Equity instruments															0
Non-Financial Companies subject to reporting obligations under the Non-Financial Reporting Directive (NFRD)	37.23	11.63	0	2.92	4.67	1.01	0.84	0	0.06	38.24	12.46	0	2.92	4.73	1.5
Loans and advances	37.23	11.63	0	2.92	4.67	1.01	0.84	0	0.06	38.24	12.46	0	2.92	4.73	1.5
Debt securities, including statement on the use of funds															0
Equity instruments															0
Households	100	4.72	4.72	0	4.72					100	4.72	4.72	0	4.72	9.23
Of which: loans secured through residential real property	100	5	5	0	5					100	5	5	0	5	8.7
Of which: loans to renovate buildings	100	0	0	0	0					100	0	0	0	0	0.23
Of which: loans for vehicles	100	0	0	0	0					100	0	0	0	0	0.29
Local Government Financing															0

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF CASH FLOW - TURNOVER

% (compared to total flow of eligible assets)	Disclosure reference date T														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total new assets covered
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)			Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)							
	Of which: destination of funds known	Of which: transitional	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: transitional/adaptive	Of which: facilitators					
Financing for housing															0
Other local government financing															0
Collateral obtained by taking possession: residential and commercial real estate	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0.06
Total GAR assets	16.25	0.95	0.69	0.06	0.73	0.02	0.02	0	0	16.27	0.96	0.69	0.06	0.73	69.29

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF CASH FLOW - CAPEX

% (compared to total flow of eligible assets)	Disclosure reference date T														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total new assets covered
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					
Of which: destination of funds known		Of which: transitional	Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: transitional/a daptive	Of which: facilitators					
GAR - Assets covered in both numerator and denominator															
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	73.29	5.68	3.54	0.35	3.91	0.16	0.04	0	0	73.44	5.72	3.54	0.35	3.91	13.57
Financial companies	4.46	1.58	1.58	0	0	0	0	0	0	4.46	1.58	1.58	0	0	2.84
Credit institutions	4.46	1.58	1.58	0	0	0	0	0	0	4.46	1.58	1.58	0	0	2.84
Loans and advances	1.42	0	0	0	0	0	0	0	0	1.42	0	0	0	0	2.28
Debt securities, including statement on the use of funds	16.93	8.11	8.11	0	0	0	0	0	0	16.93	8.11	8.11	0	0	0.56
Equity instruments															0
Other financial companies															0
Of which: Investment services companies															0
Loans and advances															0
Debt securities, including statement on the use of funds															0
Equity instruments															0
Of which: Management companies															0
Loans and advances															0
Debt securities, including statement on the use of funds															0

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF CASH FLOW - CAPEX

% (compared to total flow of eligible assets)	Disclosure reference date T														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					
	Of which: destination of funds known		Of which: transitional	Of which: facilitators		Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: transitional/a daptive	Of which: facilitators		Proportion of total new assets covered	
Equity instruments															0
Of which: Insurance companies															0
Loans and advances															0
Debt securities, including statement on the use of funds															0
Equity instruments															0
Non-Financial Companies subject to reporting obligations under the Non-Financial Reporting Directive (NFRD)	39.35	19.32	0	3.13	6.3	1.41	0.35	0	0.01	40.76	19.68	0	3.13	6.31	1.5
Loans and advances	39.35	19.32	0	3.13	6.3	1.41	0.35	0	0.01	40.76	19.68	0	3.13	6.31	1.5
Debt securities, including statement on the use of funds															0
Equity instruments															0
Households	100	4.72	4.72	0	4.72					100	4.72	4.72	0	4.72	9.23
Of which: loans secured through residential real property	100	5	5	0	5					100	5	5	0	5	8.7
Of which: loans to renovate buildings	100	0	0	0	0					100	0	0	0	0	0.23
Of which: loans for vehicles	100	0	0	0	0					100	0	0	0	0	0.29
Local Government Financing															0
Financing for housing															0

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF CASH FLOW - CAPEX

% (compared to total flow of eligible assets)	Disclosure reference date T														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA + WMR + CE + P + BE)					
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total new assets covered
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					
Of which: destination of funds known		Of which: transitional	Of which: facilitators		Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: transitional/a daptive	Of which: facilitators				
Other local government financing															0
Collateral obtained by taking possession: residential and commercial real estate	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0.06
Total GAR assets	14.44	1.11	0.69	0.07	0.77	0.03	0.01	0	0	14.47	1.12	0.69	0.07	0.77	69.29

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES - TURNOVER (STOCK)

Disclosure reference date T																										
% (compared to total flow of eligible assets)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				Pollution prevention and control (P)				Biodiversity and ecosystem protection and restoration (BE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				
	EUROS																									
		Of which: destination of funds known	Of which: transitional	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: facilitators		Of which: destination of funds known	Of which: transitional /adaptive	Of which: facilitators			
Financial Guarantees (FinGuar KPI)	0.15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.15	0	0	0	0	
Assets under management (AuM KPI)	2.05	0.09	0	0	0.05	1.23	0.05	0	0.03	1.15	0	0	0	1.19	0.04	0	0.02	0.5	0.04	0	0.02	6.12	0.23	0	0	0.12

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES - CAPEX (STOCK)

Disclosure reference date T																										
% (compared to total flow of eligible assets)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				Pollution prevention and control (P)				Biodiversity and ecosystem protection and restoration (BE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				
	EUROS																									
		Of which: destination of funds known	Of which: transitional	Of which: facilitators		Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional /adaptive	Of which: facilitators		
Financial Guarantees (FinGuar KPI)	0.23	0.05	0	0	0.02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.23	0.05	0	0	0.02	
Assets under management (AuM KPI)	0.84	0.17	0	0.01	0.08	0.3	0.09	0	0.05	0.05	0	0	0	0.27	0.09	0	0.05	0.27	0.09	0	0.05	1.73	0.43	0	0.01	0.22

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES - TURNOVER (FLOW)

Disclosure reference date T																														
% (compared to total flow of eligible assets)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Sustainable use and protection of water and marine resources (WMR)				Transition to a circular economy (CE)				Pollution prevention and control (P)				Biodiversity and ecosystem protection and restoration (BE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				
	Of which: destination of funds known			Of which: transitional	Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: facilitators	Of which: destination of funds known		Of which: transitional/adaptive	Of which: facilitators			
Financial Guarantees (FinGuar KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Assets under management (AuM KPI)	15.62	2.89	0	0.09	1.54	1.12	0.01	0	0	0.01	0	0	0	1.08	0	0	0	0.89	0	0	0	0.08	0	0	0	18.82	2.9	0	0.09	1.54

TEMPLATE 5: KEY PERFORMANCE INDICATOR OF OFF-BALANCE SHEET EXPOSURES - CAPEX (FLOW)

Disclosure reference date T																		
% (compared to total flow of eligible assets)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Transition to a circular economy (CE)				TOTAL (CCM + CCA + WMR + CE + P + BE)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)					Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				Proportion of total assets covered that finance sectors relevant to the taxonomy (Taxonomy-eligible)				
	Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)					Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				Proportion of total assets covered that finance sectors relevant to the taxonomy (that conform to the Taxonomy)				
		Of which: destination of funds known	Of which: transitional	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: facilitators			Of which: destination of funds known	Of which: transitional/adaptive	Of which: facilitators	
Financial Guarantees (FinGuar KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assets under management (AuM KPI)	14.93	3.95	0	0.2	1.44	0.05	0	0	0	0.17	0	0	0	15.15	3.95	0	0.2	1.44

Delegated Regulation (EU) 2021/2178 - Annex XII - Standard templates for the disclosure of eligibility and alignment information for nuclear and fossil gas activities

TEMPLATE 1: NUCLEAR POWER AND FOSSIL GAS ACTIVITIES		
Row	Nuclear energy activities	YES/NO
1	The company conducts, finances or has exposures to research, development, demonstration and deployment of innovative power generation facilities that produce energy from nuclear processes with minimal fuel cycle waste.	NO
2	The company undertakes, finances or has exposures to the construction and safe operation of new nuclear facilities to produce electricity or process heat, including for urban heating purposes or industrial processes such as hydrogen production, as well as their safety upgrades, using the best available technologies.	NO
3	The company conducts, finances or has exposures to the safe operation of existing nuclear facilities that produce electricity or process heat, including for urban heating purposes or industrial processes such as the production of hydrogen from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas activities	
4	The company carries out, finances or has exposures to the construction or operation of power generation facilities that produce electricity from gaseous fossil fuels.	YES
5	The company carries out, finances or has exposures to the construction, renovation and operation of combined heat/cold and power generation facilities using gaseous fossil fuels.	YES
6	The company carries out, finances or has exposures to the construction, renovation and operation of heat generation facilities that produce heat/cooling from gaseous fossil fuels.	NO

TEMPLATE 2 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (NUMERATOR) - TURNOVER

Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Adaptation to climate change	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.26 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
2	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.27 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
3	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.28 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
4	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.29 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
5	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.30 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	47.7	0	0	0	47.7	0
6	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.31 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
7	Amount and proportion of other economic activities that conform to the taxonomy not mentioned in rows 1 to 6 in the denominator of the applicable KPI	1,241,695,086.84	2.02	1,228,910,331.82	2.00	12,784,755.02	0.02
8	Total applicable KPI	1,241,695,134.55	2.02	1,228,910,331.82	2.00	12,784,802.73	0.02

TEMPLATE 2.1 - ECONOMIC ACTIVITIES THAT CONFORM TO THE TAXONOMY (DENOMINATOR) - CAPEX

Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Adaptation to climate change	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.26 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
2	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.27 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
3	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.28 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
4	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.29 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
5	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.30 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
6	Amount and proportion of the economic activity that complies with the taxonomy referred to in Section 4.31 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
7	Amount and proportion of other economic activities that conform to the taxonomy not mentioned in rows 1 to 6 in the denominator of the applicable KPI	1,717,271,570.85	2.79	1,708,827,914.69	2.78	8,443,656.16	0.01
8	Total applicable KPI	1,717,271,570.85	2.79	1,708,827,914.69	2.78	8,443,656.16	0.01

TEMPLATE 3 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (NUMERATOR) - TURNOVER

Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Adaptation to climate change	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.26 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
2	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.27 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
3	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.28 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
4	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.29 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
5	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.30 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	47.7	0	0	0	47.7	0
6	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.31 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
7	Amount and proportion of other economic activities that conform to the taxonomy not mentioned in rows 1 to 6 in the numerator of the applicable KPI	1,241,695,086.84	100	1,228,910,331.82	98.97	12,784,755.02	1.03
8	Total applicable KPI	1,241,695,134.55	100	1,228,910,331.82	98.97	12,784,802.73	1.03

TEMPLATE 3.1 - ECONOMIC ACTIVITIES THAT FIT THE TAXONOMY (NUMERATOR) - CAPEX

Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Adaptation to climate change	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.26 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
2	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.27 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
3	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.28 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
4	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.29 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
5	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.30 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
6	Amount and proportion of the economic activity that complies with the taxonomy referred to in section 4.31 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the numerator of the applicable KPI	0	0	0	0	0	0
7	Amount and proportion of other economic activities that conform to the taxonomy not mentioned in rows 1 to 6 in the numerator of the applicable KPI	1,717,271,570.85	100	1,708,827,914.69	99.51	8,443,656.16	0.49
8	Total applicable KPI	1,717,271,570.85	100	1,708,827,914.69	99.51	8,443,656.16	0.49

TEMPLATE 4 - ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO THE TAXONOMY BUT NOT TAXONOMY COMPLIANT - TURNOVER

Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Adaptation to climate change	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.26 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
2	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.27 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
3	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.28 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
4	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.29 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	108,880,531.30	0.18	108,880,531.30	0.18	0	0
5	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.30 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	2,961,031.37	0	2,961,031.37	0	0	0
6	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.31 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
7	Amount and proportion of other economic activities eligible according to the taxonomy but which do not conform to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable KPI	32,964,305,802.91	53.54	32,925,236,346.96	53.47	39,069,455.96	0.06
8	Amount and proportion of economic activities eligible under the taxonomy but which do not conform to the taxonomy in the denominator of the applicable KPI	33,076,147,365.58	53.72	33,037,077,909.62	53.65	39,069,455.96	0.06

TEMPLATE 4.1 - ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO TAXONOMY BUT NOT TAXONOMY COMPLIANT - CAPEX

Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Adaptation to climate change	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.26 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
2	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.27 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
3	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.28 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
4	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.29 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	16,764,841.33	0.03	16,764,841.33	0.03	0	0
5	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.30 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	3,919,288.97	0.01	3,919,288.97	0.01	0	0
6	Amount and proportion of the economic activity eligible under the taxonomy but not conforming to the taxonomy referred to in section 4.31 of Annexes I and II of the Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0	0	0	0	0
7	Amount and proportion of other economic activities eligible according to the taxonomy but which do not conform to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable KPI	32,299,034,418.02	52.46	32,274,750,052.36	52.42	24,284,365.67	0.04
8	Amount and proportion of economic activities eligible under the taxonomy but which do not conform to the taxonomy in the denominator of the applicable KPI	32,319,718,548.32	52.49	32,295,434,182.65	52.45	24,284,365.67	0.04

TEMPLATE 5 - INELIGIBLE ECONOMIC ACTIVITIES ACCORDING TO TAXONOMY - TURNOVER

Row	Nuclear energy activities	Amount	Percentage
1	Amount and proportion of the economic activity referred to in row 1 of Template 1 that is not eligible according to the taxonomy under section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
2	Amount and proportion of the economic activity referred to in Row 2 of Template 1 that is not eligible according to the taxonomy under Section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
3	Amount and proportion of the economic activity referred to in Row 3 of Template 1 that is not eligible according to the taxonomy under Section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	11,448,700.40	0.02
4	Amount and proportion of the economic activity referred to in Row 4 of Template 1 that is not eligible according to the taxonomy under Section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	12,641,273.35	0.02
5	Amount and proportion of the economic activity referred to in Row 5 of Template 1 that is not eligible according to the taxonomy under Section 4.30 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
6	Amount and proportion of the economic activity referred to in Row 6 of Template 1 that is not eligible according to the taxonomy under Section 4.31 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
7	Amount and proportion of other economic activities not eligible according to taxonomy not mentioned in Rows 1 to 6 above in the denominator of the applicable KPI	27,210,935,620.99	44.19
8	Total amount and proportion of ineligible economic activities according to taxonomy in the denominator of the applicable KPI	27,235,025,594.74	44.23

TEMPLATE 5.1 - INELIGIBLE ECONOMIC ACTIVITIES ACCORDING TO TAXONOMY - CAPEX			
Row	Nuclear energy activities	Amount	Percentage
1	Amount and proportion of the economic activity referred to in row 1 of Template 1 that is not eligible according to the taxonomy under section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
2	Amount and proportion of the economic activity referred to in Row 2 of Template 1 that is not eligible according to the taxonomy under Section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
3	Amount and proportion of the economic activity referred to in Row 3 of Template 1 that is not eligible according to the taxonomy under Section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	14,310,875.49	0.02
4	Amount and proportion of the economic activity referred to in Row 4 of Template 1 that is not eligible according to the taxonomy under Section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	8,109,496.11	0.01
5	Amount and proportion of the economic activity referred to in Row 5 of Template 1 that is not eligible according to the taxonomy under Section 4.30 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
6	Amount and proportion of the economic activity referred to in Row 6 of Template 1 that is not eligible according to the taxonomy under Section 4.31 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable KPI	0	0
7	Amount and proportion of other economic activities not eligible according to taxonomy not mentioned in Rows 1 to 6 above in the denominator of the applicable KPI	27,493,457,604.09	44.65
8	Total amount and proportion of ineligible economic activities according to taxonomy in the denominator of the applicable KPI	27,515,877,975.70	44.69

**STANDARD TEMPLATE FOR THE DISCLOSURE OF INFORMATION REQUIRED UNDER ARTICLE 8 OF REGULATION (EU) 2020/852
(ASSET MANAGERS)**

The weighted average value of all investments that are intended to finance, or are associated with, economic activities that conform to the taxonomy **in relation to the value of total assets covered by the key performance indicator**, with the following weightings for investments in companies:

On the basis of turnover (%):	3.2%
On the basis of CapEx (%):	3.3%

The percentage of assets covered by the key performance indicator in relation to total investments (total assets under management). Except for investments in sovereign entities.

Coverage ratio (%):	92.6%
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The weighted average value of all investments that are intended to finance, or are associated with, economic activities that conform to the taxonomy, with the following weightings for investments in companies:

On the basis of turnover (monetary amount):	255,204,298
On the basis of CapEx (monetary amount):	264,132,491

The monetary value of the assets covered by the key performance indicator. Except for investments in sovereign entities.

Coverage (monetary amount):	7,915,027,825.37
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Additional and supplementary disclosures: breakdown of key performance indicator denominator

The percentage of derivatives in relation to total assets covered by key performance indicator

0.1%

Value in monetary terms of derivatives (EUR)

5,050,284.57

The ratio of **exposures to EU financial and non-financial companies not subject to Articles 19 bis and 29 bis of Directive 2013/34/EU** to total assets covered by the key performance indicator:

Non-financial companies:	1.6%
Financial companies:	0.8%

The ratio of **exposures to financial and non-financial companies from non-EU countries not subject to Articles 19 bis and 29 bis of Directive 2013/34/EU** to total assets covered by the key performance indicator:

Non-financial companies:	10.2%
Financial companies:	3%

The proportion of **exposures to financial and non-financial companies subject to Articles 19 bis and 29 bis of Directive 2013/34/EU** in the total assets covered by the key performance indicator:

Non-financial companies:	12.4%
Financial companies:	13.5%

The proportion of **exposures to other counterparties** in total assets covered by the key performance indicator:

%	58.7%
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The value of all investments that finance **economic activities not eligible under the taxonomy** in relation to the value of total assets covered by the key performance indicator:

%	74.8%
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Value of **exposures to EU financial and non-financial companies not subject to Articles 19 bis and 29 bis of Directive 2013/34/EU**:

Non-financial companies:	123,528,362.28
Financial companies:	59,805,547.46

Value of **exposures to financial and non-financial companies from non-EU countries not subject to Articles 19 bis and 29 bis of Directive 2013/34/EU**:

Non-financial companies:	806,509,518.56
Financial companies:	238,441,751.32

Value of **exposures to financial and non-financial companies subject to Articles 19 bis and 29 bis of Directive 2013/34/EU**:

Non-financial companies:	978,672,344.75
Financial companies:	1,065,288,420.88

Value of **exposures to other counterparties**:

	4,642,781,880.12
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Value of all investments that finance **economic activities not eligible under the taxonomy**:

	5,921,976,619.47
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The value of all investments that finance eligible economic activities according to the taxonomy, **but do not conform to the taxonomy**, relative to the value of total assets covered by the key performance indicator:

% 22.3%

Value of all investments that finance economic activities eligible under the taxonomy, **but that do not conform to the taxonomy**

1,767,600,490.39

Additional and supplementary disclosures: breakdown of key performance indicator numerator

The proportion of **taxonomy-compliant exposures to financial and non-financial companies subject to Articles 19 bis and 29 bis** in the total assets covered by the key performance indicator:

Non-financial companies:

On the basis of turnover: % 1.2%

On the basis of investments in fixed assets: % 2.4%

Financial companies:

On the basis of turnover: % 0%

On the basis of investments in fixed assets: % 0%

The proportion of exposures that conform to the **taxonomy compared to other counterparties** in the total assets covered by the key performance indicator:

On the basis of turnover: % 2%

On the basis of investments in fixed assets: % 1%

Value of **taxonomy-compliant exposures to financial and non-financial companies subject to Articles 19 bis and 29 bis**:

Non-financial companies:

On the basis of turnover: EUR 98,512,782.40

On the basis of investments in fixed assets: EUR 188,036,913.42

Financial companies:

On the basis of turnover: EUR 1,808.19

On the basis of investments in fixed assets: EUR 432,365.82

Value of **exposures that conform to the taxonomy compared to other counterparties**:

On the basis of turnover: EUR 156,689,707.42

On the basis of investments in fixed assets: EUR 75,663,211.86

Annex IV. Asset Manager Template

Activities that conform to the taxonomy, provided that the assessment of social safeguards and absence of significant harm is positive:

1) Climate change mitigation

Turnover (%):	Transition activities (%)	0.13 %
3.21 %	Facilitating activities (%)	2.15 %
CapEx (%)	Transition activities (%)	0.27 %
3.34 %	Facilitating activities (%)	1.45 %

2) Adaptation to climate change

Turnover (%):	Transition activities (%)	0%
0.01 %	Facilitating activities (%)	0.01 %
CapEx (%)	Transition activities (%)	0%
0%	Facilitating activities (%)	0%

3) Sustainable use and protection of water and marine resources

Turnover (%):	Transition activities (%)	0%
0%	Facilitating activities (%)	0%
CapEx (%)	Transition activities (%)	0%
0%	Facilitating activities (%)	0%

4) Transition to a circular economy

Turnover (%):	Transition activities (%)	0%
0%	Facilitating activities (%)	0%
CapEx (%)	Transition activities (%)	0%
0%	Facilitating activities (%)	0%

5) Pollution prevention and control

Turnover (%):	Transition activities (%)	0%
0%	Facilitating activities (%)	0%
CapEx (%)	Transition activities (%)	0%
0%	Facilitating activities (%)	0%

6) Biodiversity and ecosystem protection and recovery

Turnover (%):	Transition activities (%)	0%
0%	Facilitating activities (%)	0%
CapEx (%)	Transition activities (%)	0%
0%	Facilitating activities (%)	0%

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">• The inclusion of stakeholders• The context of sustainability• Materiality• Completeness	<ul style="list-style-type: none">• Accuracy• Balance• Clarity• Comparability• Reliability• Punctuality

THE PARTICIPATION OF STAKEHOLDERS

These are clearly identified and related to Unicaja’s 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 2023.

ACCURACY

Information on the management approach and economic, environmental and social indicators are presented in a sufficiently precise and detailed manner to enable stakeholders to assess the organization’s performance.

BALANCE

Reflects both positive and negative aspects of the organization's performance in order to provide an informed assessment of overall performance.

CLARITY

The content is presented in a way that is understandable to the target stakeholders so that they can access and understand the information appropriately.

COMPARABILITY

The information is presented in such a way that stakeholders can analyze the evolution of the organization's performance, which can be analyzed in relation to that of other organizations.

RELIABILITY

The statement gathers, analyzes and discloses the information and the processes followed for its preparation, so that it can be submitted for evaluation and quality and materiality can be established.

PUNCTUALITY

This Non-Financial Information Statement is a continuation of those presented in previous years.

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 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. The European Central Bank, according to the Guidance on climate-related and environmental risks (2020), also explicitly refers to TCFD recommendations (supervisory Expectation no. 13.4, in particular)².

² "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)."

Consequently, Unicaja's strategic consideration of sustainability, pursuant to the provisions of the 2022-2024 Strategic Plan, and the progress made in 2022 and 2023 in implementing the Sustainable Finance Action Plan, allow us to report for the second time on Unicaja's monitoring of the TCFD recommendations. This report is without prejudice to the fact that, based on the effective management deployed and the corporate objectives, this information will be gradually expanded and improved in successive years, in step with the application of new regulatory milestones. Such progress notably includes 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 Group, including a mention of the metrics and objectives.

Category	TCFD Recommendations	References
Governance	<ul style="list-style-type: none"> 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. 	<p>EINF, section "Climate risk management"</p> <p>Corporate website, section "Board of Directors and Support Committees/Sustainability Committee"</p> <p>Corporate website, section "Corporate Governance Policy"</p>
Strategy	<ul style="list-style-type: none"> 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. 	<p>EINF, section "Climate risk management"</p> <p>EINF, section "Indicators of Article 8 of the European Union (EU) Environmental Taxonomy Regulation".</p> <p>Corporate website, section "Green Bonds Framework"</p> <p>Corporate website, section "Green Bond Framework", "Green Bond Allocation and Impact Report" (2022, issued in 2023)</p> <p>Information of Prudential Relevance*</p>
Risk management	<ul style="list-style-type: none"> 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. 	<p>EINF, section "Global Risk Control"</p> <p>EINF, section "Climate risk management"</p> <p>Corporate website, section "Risk control information"</p> <p>Corporate website, section "Annual Corporate Governance Report" **</p>

Metrics and objectives	<ul style="list-style-type: none"> 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.*** 	<p>EINF, section "Climate risk management"</p> <p>EINF, section "Decarbonization"</p> <p>Corporate website, Section "Commitment to the environment and sustainability strategy"</p>
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*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.

UNITED NATIONS GLOBAL PACT (GRI 2.28)



Unicaja has been a signatory of the United Nations Global Compact since 2013 and a member of the Spanish Network of the United Nations Global Compact since 2017. As such, it undertakes to report annually on its performance in relation to the ten principles of conduct and effective action in the areas of human rights, labor standards, the environment and anti-corruption. It also expresses its support for the actions promoted by the United Nations Organization to achieve its objectives and goals, including all Sustainable Development Goals (SDGs).





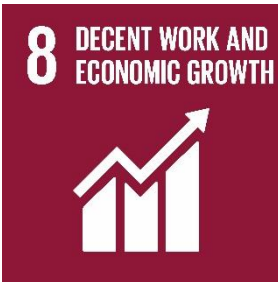
The following are the pages in which the Global Compact Principles are covered by the text.

PRINCIPLES		PAGES
Human rights	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights within their sphere of influence.	12-27, 125, 203-204, 211, 217, 227-228
	Principle 2: Businesses should ensure they are not complicit in human rights abuses.	
Labor standards	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	185-186, 227-228
	Principle 4: Businesses should support the elimination of all forms of forced and compulsory labor.	203-204, 228
	Principle 5: Businesses should support the abolition of child labor.	
	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation.	14-15, 45, 55, 178, 182, 191-193, 227-228
Environment	Principle 7: Businesses should support a precautionary approach that favors the environment.	12-27, 34, 37, 67-76, 94-118, 121-134, 141-142, 209-226, 261-262
	Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility.	
	Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies.	
Anti-corruption	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.	12-27, 37, 133-134, 229-236

2023 CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS

SDG HIGHLIGHTS	SIGNIFICANT INITIATIVES	RELATED MATERIAL TOPICS
	<ul style="list-style-type: none"> • ISO 45001:2018 certification • Certification of COVID-19 Action Protocols • Solidarity in the Company Program. Collaboration Agreement with the Spanish Association Against Cancer (AECC) 	<ul style="list-style-type: none"> • Diversity, equality and accessibility • Employment and work organization • Commitment to sustainable development • Social relations • Subcontracting and suppliers • Health and safety
	<ul style="list-style-type: none"> • Organization of the "Jornada Corresponsables 2023: Alliances as a key to sustainable production and consumption" under the title "Financial Education in the framework of the 2030 Agenda". • Participation in the Aula de Mayores +55 of the University of Málaga (UMA), offering this group training on economic and financial issues from a practical perspective. • Collaboration with FAMP to bring financial education and digitalization to various segments of the population, especially women who need to find a job, through the European Internisa project. • Participation in Global Money Week, an initiative promoted by the Organisation for Economic Co-operation and Development (OECD), which this year has the slogan "Plan your money, plant your future". • Renewal of the collaboration between Unicaia and FUNCAS to contribute to improving the level of knowledge of citizens on economic and financial matters. • Awards for the best financial education projects of the XIV Olympiad of the Edufinet Project. • Financial and digital inclusion of senior citizens through the "Edufinet Ambassadors" initiative, with a collaboration agreement with SECOT. 	<ul style="list-style-type: none"> • Consumers and users of financial services • Commitment to sustainable development

	<ul style="list-style-type: none"> • Edufinet and the Sports Journalists Association of Málaga bring financial education to Andalusian sports groups. • XV Conference on Financial Education for Young People, offering secondary and high school students a clear vision of the world of economics. • Edufinet and the Academy of Social and Environmental Sciences of Andalusia agree to continue working together to promote financial education in Andalusia. • VI Financial Education Congress, which addressed the challenges that this discipline will have to face in view of the importance of sustainability. • Edufinet Financial Education Project, awarded in 2023, in the CECA Awards for its work to promote financial and digital education among the elderly. • Inauguration of the new Financial Education Center in Salamanca, in collaboration with Fundación Caja Duero and Funcas, to develop training activities on economic and financial issues to improve citizens' knowledge and skills. • Participation as a Special Partner in the International Training Center for Authorities and Leaders (CIFAL) in Málaga, a project within the framework of the United Nations Institute for Training and Research (UNITAR) • "EdufiWebinars", webinars on sustainability and financial education. 	
	<ul style="list-style-type: none"> • Collaboration between Unicaia and FAMP to improve the financial education of unemployed women. • Main sponsor of the WOW.up program-competition, which aims to promote the creation of companies led by women, as well as to promote female leadership and talent. • 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 	<ul style="list-style-type: none"> • Diversity, equality and accessibility • Employment and work organization • Social relations

	<ul style="list-style-type: none"> • Training in equality, especially for the management team • Initiatives to improve the work-life balance. • Leave of absence for child and family care with post reserved for the first two years • 21 hours paid leave per year • Protocols for gender-based harassment or discrimination • Code of Best Practices in the use of language 	
	<ul style="list-style-type: none"> • Unicaia's integrated management system that promotes the implementation of a responsible and sustainable environmental management model, integrated into the Bank's strategy and processes. • Contracting energy with "Certificate with Guarantee of Origin" • Various energy efficiency actions carried out by the Group 	<ul style="list-style-type: none"> • Climate change • Sustainable Use of Resources Circular Economy
	<ul style="list-style-type: none"> • Execution of the Sustainable Finance Action Plan to promote the integration of ESG criteria into its business model • Partnership with the ADECCO Foundation for the labor market integration of women at risk of social exclusion • Various collective bargaining agreements • Financial support for university studies for the youth group • Preparation of Economic Forecast Reports prepared by Analistas Económicos de Andalucía for Andalusia and Castilla y León 	<ul style="list-style-type: none"> • Consumers and users of financial services • Employment and work organization • Commitment to sustainable development • Social relations • Subcontracting and suppliers

	<ul style="list-style-type: none"> • New “digital managers” service, implemented in offices to assist customers in the use of digital channels • Laboratory together with the startup Divilo to provide SMEs and freelancers with solutions for digitizing their payments and collections. • Microcredits granted to entrepreneurs and start-ups • Long-term contract for the renovation and comprehensive management of the Bank’s technology platform, Kyndryl • Maintenance of ISO27701 privacy and data protection management system certification • Maintenance of ISO27001 information security standard certification • Driving innovation through new digital banking and sustainable finance • Collaboration with ICO, the Official Credit Institute • Commitment to sustainability within the 2022-24 Strategic Plan • Collaboration with Smart City Cluster to promote technology and innovation initiatives and projects • Loans associated with the promotion and development of clean energy. • Loans associated with the promotion of sustainability in agriculture. 	<ul style="list-style-type: none"> • Consumers and users of financial services • Commitment to sustainable development
	<ul style="list-style-type: none"> • Tenth anniversary of adherence to the UN Global Compact and strong commitment to sustainable development • Adherence to the Code of Best Practices on support measures for mortgage debtors at risk of vulnerability • Adherence to the sectorial strategic protocol to reinforce the social and sustainable commitment of the banking sector 	<ul style="list-style-type: none"> • Consumers and users of financial services • Commitment to sustainable development

	<ul style="list-style-type: none"> • Adherence to the ICO Res.es Digital Kit line, to promote the technological transformation of SMEs and the self-employed • Adherence to the strategic sector protocol to strengthen the social and sustainable commitment of the banking sector, focused on financial and digital inclusion • Responsible banking: rental housing and social exclusion • Edufinet Project. Collaboration with FAMP to improve financial literacy of unemployed women • Second edition of the WOW.up program-contest, organized by the Association of Entrepreneurs of Southern Spain (CESUR), with the aim of promoting the creation of companies led by women, as well as fostering female leadership and talent in the entrepreneurial and social ecosystem. • Collaboration protocol signed with ONCE, to extend financial services to the rural world and promote the inclusion of the visually impaired • Collaboration once again with the ADECCO Foundation to collaborate in the labor market insertion of women at risk of social exclusion • Edufinet Project, through the Edufinet Ambassadors initiative, promotes financial and digital inclusion of senior citizens <ul style="list-style-type: none"> • 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 • Funds in investments that promote environmental or social characteristics • Adherence to the strategic sector protocol to strengthen the social and sustainable commitment of the banking sector, focused on financial and digital inclusion • Responsible banking: rental housing and social exclusion • Unicaia and Fundación Real Madrid collaborate in labor reinsertion and various socio-sports projects 	
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	<ul style="list-style-type: none"> • 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 • Agreement with the Smart City Cluster to promote technology, innovation and sustainable finance projects within the framework of green and smart cities • 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 • Participation as a Special Partner in the International Training Center for Authorities and Leaders (CIFAL) in Málaga, a project within the framework of the United Nations Institute for Training and Research (UNITAR) • Collaboration with the Government of Castilla-La Mancha, to provide information and resources for housing rehabilitation • Agreement with INVICTA ELECTRIC to provide customers and employees with exclusive benefits when purchasing various models of electric scooters, bikes and motorcycles • Marketing of the Oxygen Mortgage, aimed at financing real estate with A and B energy certification • Energy Rehabilitation for Homeowners' Communities: collaboration with CASER for Next Generation Funds 	<ul style="list-style-type: none"> • Consumers and users of financial services • Commitment to sustainable development
	<ul style="list-style-type: none"> • New offer of cards made from 100% recycled materials and with designs based on nature, which seeks to take advantage of resources to give them another life and thus advance in the transition to a circular economy • Customer service quality surveys through different channels (Univía, ATMs etc.) or associated to transactions (Unicaia Escucha - "Unicaia Listens") • Adherence to Autocontrol, Association for Commercial Self-Regulation and Best Advertising Practices 	<ul style="list-style-type: none"> • Consumers and users of financial services • Commitment to sustainable development

	<ul style="list-style-type: none"> • Joint Undertaking on Climate Action promoted by UNEP FI within the framework of COP25 • Implementation of the Integrated Management System • Sustainable financial products • “Extremadura is the Future” collaboration alliance aimed at boosting sustainable economy • Completion of the Sustainable Finance Action Plan, part of the Strategic and Transformation Plan 2022/24, during the first half of 2023 • Wide range of sustainable financial products and services, tailored to the needs of its customers 	<ul style="list-style-type: none"> • Climate change • Commitment to sustainable development • Sustainable use of resources. Circular economy
	<ul style="list-style-type: none"> • Facilitating donations to humanitarian aid NGOs • Criminal risk prevention and non-compliance policy • Policy for the Prevention and Management of Conflicts of Interest of employees of the Unicaja Group • Unicaja Group's Corruption and Bribery Prevention Policy • Customer Admission Policy • Money laundering prevention activities • Maintenance of Certification of the UNE 19601:2017 standard for Criminal Compliance Management Systems • Money laundering prevention activities 	<ul style="list-style-type: none"> • Corruption and bribery • Fiscal responsibility • Commitment to sustainable development

	<ul style="list-style-type: none"> • Participation as a Special Partner in the International Training Center for Authorities and Leaders (CIFAL) in Málaga, a project within the framework of the United Nations Institute for Training and Research (UNITAR) • Agreement with the Andalusian Confederation of Entrepreneurs (CEA) for the implementation of the Business Observatory for the Achievement of the 2030 Agenda (OECA) • Support for the SDGs of the 2030 Agenda promoted by the Spanish Global Compact Network • Declaration of business leaders for renewed international cooperation • We reaffirm our commitment to the Ten Principles of the Global Compact and the #SDG of the #Agenda2030. We join the #TenemosUnPacto campaign to build a more sustainable, prosperous and resilient planet • Unicaia and Fundación Real Madrid collaborate in labor reinsertion and various socio-sports projects 	<ul style="list-style-type: none"> • Commitment to sustainable development • Subcontracting and suppliers
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Table 3. Contribution to SDGs

LINKING SUSTAINABLE DEVELOPMENT GOALS TO ESG CRITERIA

ENVIRONMENTAL					
					
CLIMATE CHANGE RENEWABLES	RESOURCE DEPLETION	WASTE	POLLUTION	ENERGY EFFICIENCY AND	

SOCIAL											
1 NO POVERTY	2 ZERO HUNGER	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES	11 SUSTAINABLE CITIES AND COMMUNITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	17 PARTNERSHIPS FOR THE GOALS
HUMAN RIGHTS - MODERN FORMS OF FORCED LABOR - CHILD LABOR - WORKING CONDITIONS - RELATIONSHIP WITH THE COMMUNITY - GENDER EQUALITY - HEALTH AND SAFETY - DIVERSITY - SUPPLY CHAIN											

GOVERNANCE				
8 DECENT WORK AND ECONOMIC GROWTH	10 REDUCED INEQUALITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	17 PARTNERSHIPS FOR THE GOALS
BUSINESS ETHICS - BRIBERY AND CORRUPTION - EXECUTIVE COMPENSATION - BOARD OF DIRECTORS DIVERSITY AND STRUCTURE - POLITICAL CONTRIBUTIONS AND DONATIONS - TAX STRATEGY				

*Classification taken from the Global Compact White Paper No. 1 "Sustainable Finance and Agenda 2030: Investing in the transformation of the world". Adapted to the commitments assumed by the Group.

GRI INDEX AND INFORMATION REQUESTED BY LAW 11/2018, OF DECEMBER 28, LINKED TO THE GRI STANDARDS AND ARTICLE 8 OF THE EUROPEAN UNION (EU) ENVIRONMENTAL TAXONOMY REGULATION

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			30-37
0.1	Business model			63-84
0.1.a	Brief description of the group's business model (business environment and organization)	2-1 Organizational details		30
		2-6 Activities, value chain and other business relationships FS 6 Breakdown of the portfolio for each line of business, by specific region, size (micro, SME, large company) and sector		30-37, 76-84

		2-9 Governance structure and composition		42-57
		2-2 Entities included in the Sustainability Report presentation		30-32
0.1.b	Geographic presence	2-1 Organizational details		30, 77
		2-6 Activities, value chain and other business relationships		30-37, 76-84
0.2.c	Organization's objectives and strategies	2-22 Sustainable Development Strategy Statement		5-6
		3-1 Process for determining material issues		12
		3-2 List of material items		23-27
0.2.d	Main factors and trends that affect future developments	2-29 Approach to stakeholder engagement		11-27
		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		23-27
		2-3 Reporting period, frequency and contact point		9-11
		2-5 External verification		287
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	209-216

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	216-220
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	96-118
1.1.	Detailed information			
1.1.1	Detailed general information			
	1) Detailed information on the current and foreseeable effects of the company's activities on the environment and, where applicable, health and safety, environmental assessment or certification procedures	3-3 Management of material items		209-216
	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	215
1.1.2	Pollution			

	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	
	Circular economy and waste prevention and management			
1.1.3	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	214-220
		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
	Sustainable use of resources			
	Water consumption and water supply in accordance with local constraints	303-3 (2018) Water extraction	Non-material	Non-material
1.1.4	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	219
		3-3 Management of material items	Climate change	219-222
	Climate change			
1.1.5	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 GHG emissions (Scope 1)	Climate change	219, 224
		305-2 (2016) Indirect GHG emissions from energy generation (Scope 2)	Climate change	219, 224
		305-4 (2016) Intensity of GHG emissions	Climate change	221, 224- 225

	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 work organization Diversity, equality and accessibility Social relations	168-194
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 work organization Diversity, equality and accessibility Social relations	168-194

2.1.c	The principal risks related to these issues associated with the group's activities, including, where relevant and proportionate, its business relationships, products or services	2-12 Role of the highest governance body in overseeing the management of impacts	Employment and work organization Diversity, equality and accessibility	89-90
	that may have negative effects in these areas, and how the group manages these risks, explaining the procedures used to detect and evaluate them in accordance with the national, European or international frameworks of reference for each subject. 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		Social relations	
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	168-177
		405-1 (2016) Diversity in governing bodies and employees	Diversity, equality and accessibility	40-57
	Total number and distribution of employment contract types			
	Average annual number of permanent contracts, temporary contracts and part-time contracts by gender, age and professional classification	2-7 Employees 202-2 (2016) Proportion of senior executives recruited from the local community	Employment and work organization of Diversity, equality and accessibility	168-177, 40-57
	Number of dismissals by gender, age and professional category	401-1 (2016) New employee hires and employee turnover	Employment and work organization	175-180
	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 work organization of Diversity, equality and accessibility	178-180
	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 work organization of Diversity, equality and accessibility	178-180
	Average remuneration of directors and executive managers, including variable remuneration, allowances, indemnities, payment to the systems of long-term savings forecast and	2-19 Remuneration policy	Diversity, equality and accessibility	50-53 ADRR*
		2-20 Process for determining remuneration	Diversity, equality and accessibility	
	any other perception disaggregated by sex	405-2 (2016) Ratio of basic salary and remuneration of women compared to men	Employment and work organization of Diversity, equality and accessibility	178-180
	Implementation of labor disconnection policies	3-3 Management of material items	Employment and work organization	177
	Employees with disabilities	405-1 (2016) Diversity in governing bodies and employees	Diversity, equality and accessibility	55, 181

2.2.2	Work organization			
	Organization of working time	3-3 Management of material items	Employment and work organization	182
	Number of hours of absenteeism	403-9 (2018) Work-related injuries	Employment and work organization	182-185
		403-10 (2018) Occupational diseases and illnesses	Employment and work organization	182-185
	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	178
		401-2 (2016) Benefits for full-time employees that are not provided to part-time or temporary employees	Employment and work organization	185-186
2.2.3	Health and safety			
	Occupational health and safety conditions	403-1 (2018) Occupational safety and health management system	Health and safety	182-185
		403-2 (2018) Hazard identification, risk assessment and incident investigation	Health and safety	182-185
		403-3 (2018) Occupational health services	Health and safety	182-185
		403-4 (2018) Employee involvement, consultation and communication on occupational health and safety	Health and safety	182-185
		403-5 (2018) Occupational health and safety training for employees	Health and safety	182-185
		403-6 (2018) Employee health promotion	Health and safety	182-185
	Occupational accidents, in particular their frequency and severity, as well as occupational diseases, all broken down by sex	403-9 (2018) Work-related injuries	Health and safety	182-185
		403-10 (2018) Occupational diseases and illnesses	Health and safety	182-185

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	185-186
	Organization of social dialog, including procedures for informing, consulting and negotiating with personnel	2-29 Approach to stakeholder engagement	Social relations	185-186
		403-4 (2018) Employee involvement, consultation and communication on occupational health and safety	Social relations	185-186
	Percentage of employees covered by collective agreements by country	2-30 Collective bargaining agreements	Social relations	185-186
	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	185-191
2.2.5	Training			
	Training policies implemented	404-2 (2016) Programs to improve employee skills and transition assistance programs	Employment and work organization	186-196
		404-3 (2016) Percentage of employees receiving regular performance and career development reviews	Employment and work organization	186-196
	Total number of training hours by professional category	404-1 (2016) Average number of training hours per year per employee	Employment and work organization	37, 185-191
2.2.6	Universal accessibility			
	Universal accessibility for people with disabilities	3-3 Management of material items	Diversity, equality and accessibility	191-192

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	191-192
	Equality plans (Section III of Organic Law 3/2007, of March 22, 2007, for effective gender equality), 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	191-192
	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	191-192, 227-229
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 suppliers and	227-229
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 suppliers and	227-229

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	227-229
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	203-205
		2-26 Mechanisms for seeking advice and raising concerns	Subcontracting and suppliers Diversity, equality and accessibility Social relations	203-205
		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	227-229
		2-27 Compliance with laws and regulations	Subcontracting and suppliers Diversity, equality and accessibility Social relations	227-229

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	191-193, 227-229
		407-1 (2016) Operations and suppliers whose right to freedom of association and collective bargaining may be at risk	Subcontracting and suppliers	185-186
		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	229-236
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	229-236
		415-1 (2016) Contributions to political parties and/or political representatives	Corruption and bribery	208

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	231-232
4.2	Detailed information			
4.2.1	Measures to prevent corruption and bribery	2-23 Commitments and policies	Corruption and bribery	231-232
		2-26 Mechanisms for seeking advice and raising concerns	Corruption and bribery	231-232
		205-1 (2016) Operations assessed for corruption-related risks	Corruption and bribery	232
		205-2 (2016) Communication and training on anti-corruption policies and procedures	Corruption and bribery	231-232
		205-3 (2016) Confirmed cases of corruption and actions taken	Corruption and bribery	232
4.2.2	Measures to combat money laundering	2-23 Commitments and policies	Corruption and bribery	232-236
		2-26 Mechanisms for seeking advice and raising concerns	Corruption and bribery	232-236
		205-2 (2016) Communication and training on anti-corruption policies and procedures	Corruption and bribery	233
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 involvement, impact assessments and development programs	Corruption and bribery	37, 207-208

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 135-144
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 135-144
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 national, European or international frameworks of reference for each matter. Information should be included on the impact detected, providing a breakdown of this impact, in particular on the main short-, medium- and long-term risks	417-1 (2016) Product and service information and labeling requirements	Commitment to sustainable development 156
5.2	Detailed information		

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	194-195
	204-1 (2016) Proportion of spending on local suppliers	Commitment to sustainable development	204-205
	413-1 (2016) Operations with local community participation, impact assessments and development programs	Commitment to sustainable development	196-202, 207-208
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	194-196
	204-1 (2016) Proportion of spending on local suppliers	Commitment to sustainable development	204-205
	413-1 (2016) Operations with local community participation, impact assessments and development programs	Commitment to sustainable development	196-202, 207-208
	FS 13 Accessibility in depopulated or disadvantaged areas	Commitment to sustainable development	165-166
	FS 14 Initiatives to improve access to financial services for underprivileged groups	Commitment to sustainable development	166-167
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	12-27
Association or sponsorship actions	2-28 Membership of associations	Partnership and sponsorship action	207-208

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 suppliers and	203-205
		308-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to environmental criteria	Subcontracting suppliers and	215
		414-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting suppliers and	215
	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 suppliers and	203-204, 215
		414-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting suppliers and	203-204, 215
	Supervision and audit systems and their results	414-1 (2016) New suppliers that have passed evaluation and selection filters pursuant to social criteria	Subcontracting suppliers and	203-204, 215
		414-2 (2016) Negative social impact on the supply chain and action taken	Subcontracting suppliers and	203-204, 215

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	156
	Claim systems, complaints received and their resolution	2-29 Approach to stakeholder engagement	Identification of material aspects	12-27
		418-1 (2016) Substantiated claims relating to breaches of customer privacy and the loss of customer data	Consumers and users of financial services	161-162
5.2.4	Tax information			
	Profits obtained on a country-by-country basis	201-1(2016) Direct economic value generated and distributed	Fiscal responsibility	35
	Taxes on profits paid	207-4 (2019) Country-by-country reporting	Fiscal responsibility	206
	Public subsidies received	201-4 (2016) Financial assistance received from the government	Fiscal responsibility	206
		207-1 (2019) Fiscal approach	Fiscal responsibility	226
		207-2 (2019) Fiscal governance, control and risk management	Fiscal responsibility	89-90
		207-3 (2019) Stakeholder engagement and management of tax-related concerns	Identification of material aspects	12-27

*ADRR: Annual Directors' Remuneration Report.

ARTICLE 8 OF THE EU ENVIRONMENTAL TAXONOMY REGULATION

Eligibility and alignment ratios, according to the corresponding purpose, of the European Union Environmental Taxonomy	Pages
	230-288

**Unicaja Banco, S.A.
and subsidiaries**

Independent verification report,
Consolidated Non-Financial Information Statement
31st December 2023



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 Consolidated Non-Financial Information Statement ("NFIS") for the year ended 31 December 2023 of Unicaja Banco, S.A. (Parent company) and subsidiaries (hereinafter "Grupo Unicaja Banco" or the Group) which forms part of the accompanying Grupo Unicaja Banco's consolidated management report.

The content of the consolidated management report 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 consolidated management report.

Responsibility of the 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 consolidated management report.

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.

*PricewaterhouseCoopers Auditores, S.L., C/ Pirandello, 16, 29010 Málaga, España
Tel.: +34 952 345 400 / +34 902 021 111, Fax: +34 952 348 656, www.pwc.es*

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 2023, 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 2023.
- Review of information relating to risks, policies and management approaches applied in relation to material matters presented in the NFIS for the year 2023.
- Verification, by means of sample testing, of the information relating to the content of the NFIS for the year 2023 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 December 2023 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 consolidated management report.

Emphasis of matter

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, as well as the Delegated Acts promulgated in accordance with the provisions of the aforementioned Regulation, establish the obligation to disclose information on the manner and extent to which the company's investments are associated with eligible economic activities in relation to the environmental objectives of sustainable use and protection of water and marine resources, transition to a circular economy, prevention and control of pollution and protection and restoration of biodiversity and ecosystems (the rest of the environmental objectives), and with respect to certain new activities included in the objectives of climate change mitigation and adaptation to climate change, for the first time for the 2023 financial year. The aforementioned regulations also establish for the first time for the 2023 financial year the obligation to disclose information on the manner and extent to which the company's activities are associated with economic activities aligned with the activities included in the objectives of climate change mitigation and climate change adaptation, excluding the new activities mentioned above. Consequently, the accompanying NFIS does not include comparative information on alignment in relation to the objectives of climate change mitigation and climate change adaptation, nor does it include comparative information on eligibility in relation to the rest of the environmental objectives, nor in relation to the new activities included in the objectives of climate change mitigation and climate change adaptation. Furthermore, to the extent that the information referring to eligible activities in the 2022 financial year was not required with the same level of detail as in the 2023 financial year, the information disclosed on eligibility is not strictly comparable either in the accompanying NFIS. In addition, it should be noted that Unicaja Banco, S.A.'s directors have incorporated information on the criteria that, in their opinion, allow for improved compliance with the aforementioned obligation and which have been 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.

Margarita de Rosselló Carril

29 February 2024