

# Socioeconomic Impact Report 2025

Our contribution to society

This document is a translation of an original text in Spanish for information purposes only. In the event of discrepancy between both texts, the Spanish original will prevail.

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Introduction

## Introduction

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Today's society is undergoing a period of profound challenges and transformation. The need to move towards a more sustainable, inclusive and resilient model has become urgent, particularly in a context shaped by the ecological transition, digitalisation and the need to strengthen territorial cohesion. In this scenario, the role of financial institutions is decisive.

As an institution deeply rooted in Spain's social and economic fabric, Unicaja assumes this responsibility with a clear **service vocation and a strong commitment to community development**. Its activity not only generates economic value: it creates direct employment, boosts productive sectors through commercial relationships, and stimulates consumption and investment across the country.

This report represents an exercise in transparency that quantifies Unicaja's real impact on the Spanish economy in **2025**. Through economic and social indicators, it highlights its contribution to **Spain's Gross Domestic Product** and analyses how, through its business model and operations, **the institution positively influences the lives of millions of people**.

Unicaja's impact goes beyond economics. It is reflected in its commitment to sustainability, financial inclusion and economic education, through initiatives such as the Edufinet Project, developed in collaboration with Fundación Unicaja and public and private entities. It also stands out for promoting **green projects** financing and maintaining an active presence in rural areas, all aligned with a long-term vision that seeks to reconcile **profitability with social responsibility**.

This report invites readers to look beyond financial statements—to understand how a financial institution can be a driver of transformation, a generator of opportunities and an ally of social progress. **Because measuring impact is also a way of being accountable, building trust and reaffirming the purpose of contributing to collective well-being.**





02

Unicaja key figures

## Our impact in figures

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In 2025, Unicaja strengthened its role as an economic and social engine in Spain.

Through its financial activity, supplier network and employee consumption, the institution made a significant contribution to GDP growth, job creation and the sustainability of public finances. The following data summarise the scale of the impact generated in 2025 in concrete figures.



# 0.14%

Contribution to national GDP from Unicaja's activity<sup>1</sup>

Contribution to Spanish GDP<sup>1</sup>

> €2,300 million

Jobs generated in Spain<sup>1</sup>

> 19,900

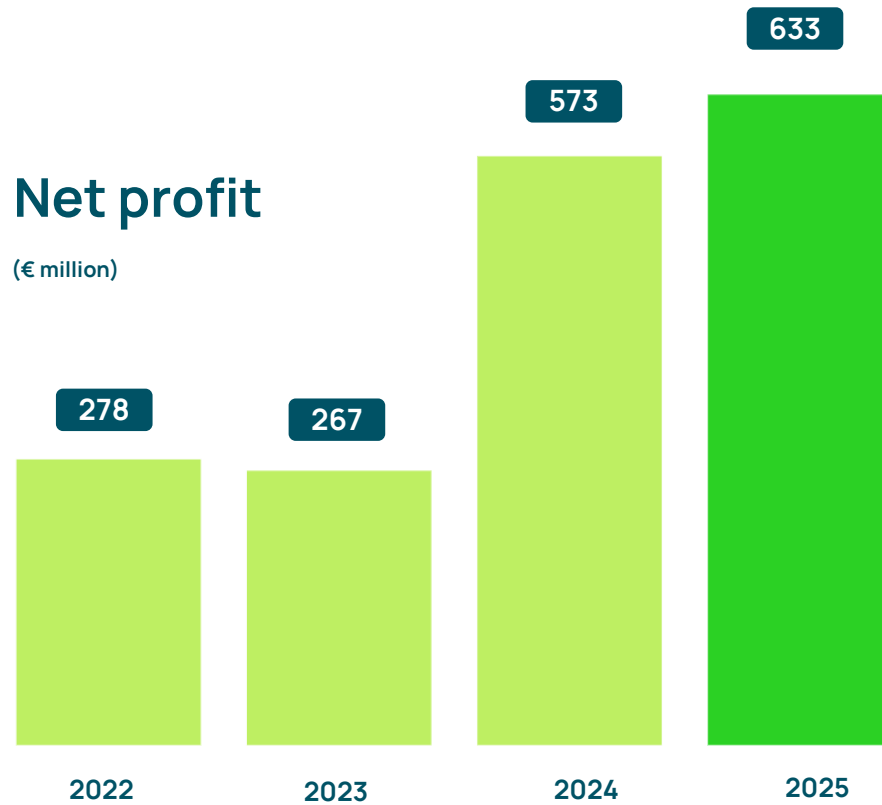
Tax contribution from own activity

> €375 million

<sup>1</sup> Information based on the value added generated by Unicaja's activity, Spanish GDP and sectoral data from the input-output tables of the Spanish National Statistics Institute (INE). See Section 06. How we measure our impact for further methodological details.

## Net profit

(€ million)



16.04%

CET1 capital ratio<sup>2</sup>

98,428

Total assets (€m)<sup>2</sup>

96,789

Retail customer's funds (€m)<sup>2</sup>

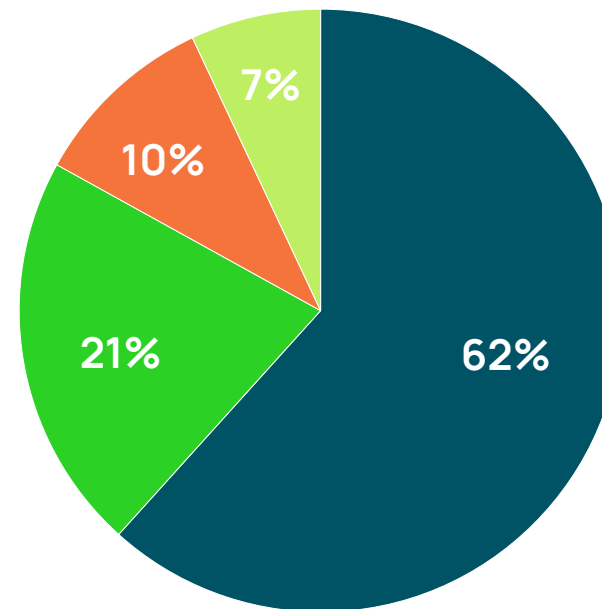
<sup>2</sup> Data as of December 31, 2025



## Lending portfolio focused on housing access

Unicaja's financing portfolio, with total lending of **€48,278 million**, shows a clear focus on home acquisition, with almost **62%** of total loan allocated to this purpose.

In 2025, Unicaja expanded its commitment to customers by granting **€9,918 million** in new loans to the private sector (+40% year over year), of which more than **€3,087 million** corresponded to new mortgages (+30% vs. 2024).



■ Residential mortgages  
■ Public Sector

■ Corporate, SME and self-employed  
■ Consumer & other



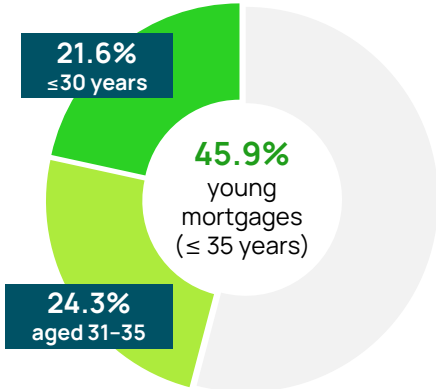
# Financing access to first home ownership

> 16,700

Families acquired their first home with Unicaja in 2025

This initiative highlights Unicaja’s contribution to facilitating access to housing, one of today’s key socioeconomic challenges, by promoting real opportunities for families and young people. In doing so, the Bank helps strengthen residential stability and supports the development of life projects linked to first-time home ownership.

Almost one in two mortgages granted in 2025 was allocated to young people



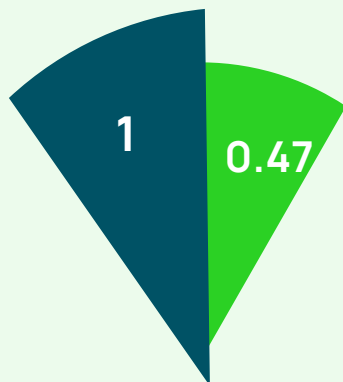


03

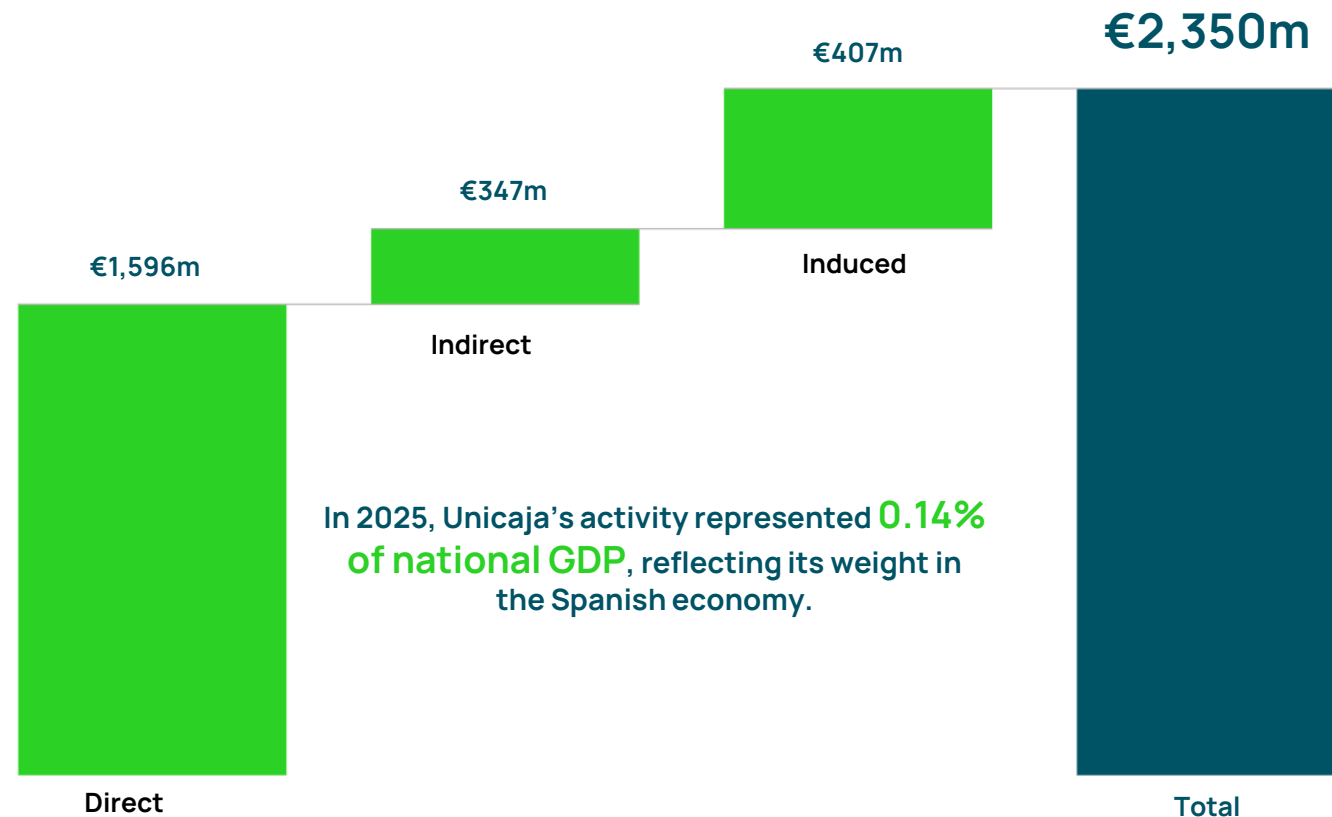
Boosting the real economy

## Boosting the real economy<sup>3</sup>

Unicaja's activity **not only generates value on its own but** activates an economic chain that amplifies its impact: **every euro** generated directly becomes **€1.47** across the economy as a whole.



**Unicaja** contributes **directly** through the gross value added generated by its own activity. **Indirectly**, it stimulates other sectors through spending on goods and services via its supplier network. And, in an **induced** manner, it boosts overall economic consumption thanks to the spending of the salaries of its employees and the workers within its supply chain.



<sup>3</sup> Information based on the value added generated by Unicaja's activity, Spanish GDP and sectoral data from the input-output tables of the Spanish National Statistics Institute (INE). See Section 06. How we measure our impact for further methodological details.

## Dividends allocated to foundations

> 39%

of dividends allocated to foundations

> €175 m

paid as dividends to banking foundations

### €175 million returned to society

A significant portion of the dividend distributed by Unicaja in 2025 was allocated to its **shareholder banking foundations**, which channel these resources into social, cultural, sports, educational, environmental and regional development projects.



## Tax contribution

€443 m  
(54.2%)

€375 m  
(45.8%)

In 2025, Unicaja Group made a direct tax contribution of **€375 million**, reflecting responsible management that strengthens public finances and supports essential services.

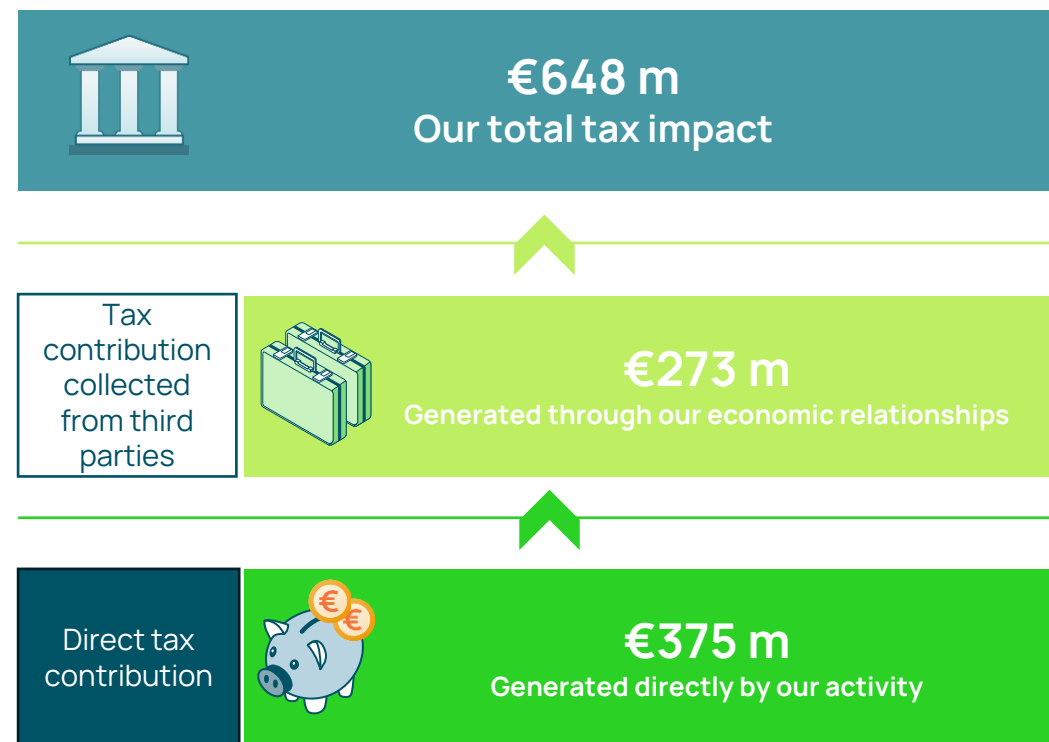
For every euro distributed in dividends, Unicaja contributed **€0.85 in taxes and social contributions**, evidencing a balance between financial returns and social commitment.

■ Shareholder dividend ■ Tax contribution

## Tax impact of our activity

Unicaja's total tax contribution reflects the overall impact of its activity on public finances and includes both the taxes paid **directly** by the Entity and those generated as a result of the **economic activity** driven by the Bank. In this way, Unicaja's operations contribute both directly and indirectly to overall taxation, highlighting its role as a driver of economic activity and a generator of **value for society** as a whole.

In 2025, Unicaja recorded **€375 million** in taxes paid directly and an additional estimated **€273 million** in indirect tax impact (taxes collected). Overall, the total tax contribution of the Unicaja Group amounted to **€648 million**, reflecting the scale of its economic and social contribution.



## Supporting entrepreneurship and SME growth

Unicaja supports the growth of the business ecosystem through proximity, specialisation and tailored solutions. In 2025, it strengthened its commitment to entrepreneurs through:



Personalised support, with the rollout of dedicated **Business Relationship Managers** across the entire commercial network.



Enhanced transactional banking, offering solutions such as multiproduct credit lines, confirming and factoring, integrated into a seamless multichannel experience.



Improved access to financing, through ICO MRR Business and Entrepreneurs / Green lines, ICO MAPA SAECA facilities, and partnerships with Mutual Guarantee Societies (SGRs).



The launch of **Solucionat**, a comprehensive range of non-financial solutions designed to support the day-to-day needs of self-employed professionals and SMEs.

# > €10,300m

Total corporate lending portfolio

# > €3,400m

Allocated to SMEs and self-employed individuals

In 2025, more than €6 billion in lending was granted to corporates and self-employed individuals (46% year-on-year), reflecting Unicaja's strong commitment to national productive sector.





04

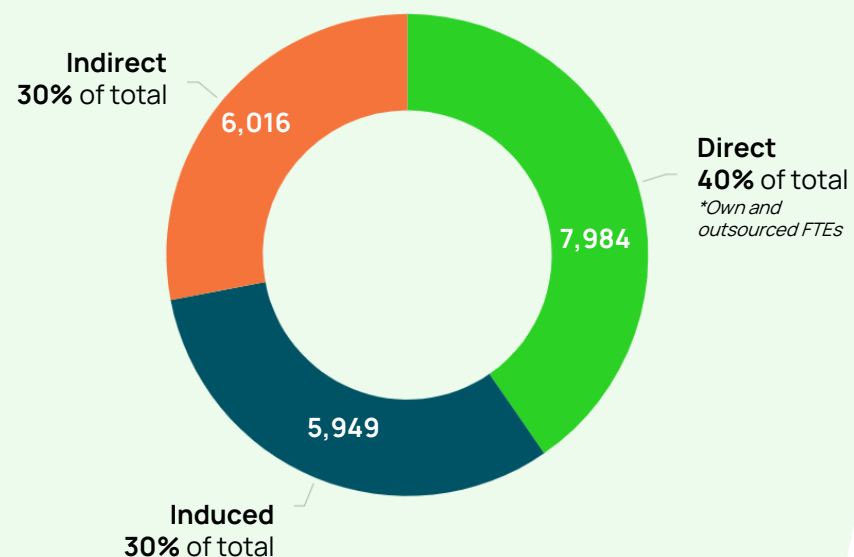
Creating opportunities

## Creating opportunities<sup>4</sup>

### Employment contribution

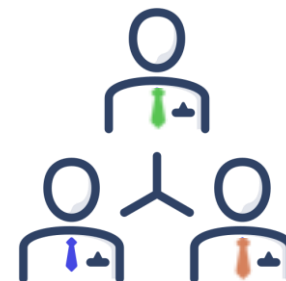
> 19,900

jobs generated  
through the multiplier  
effect



Unicaja's activity not only sustains its own workforce but also **activates an employment network across the Spanish economy**. In 2025, thanks to the multiplier effect of its activity, more than **19,900 jobs were generated in Spain**.

From branch offices to suppliers, Unicaja fosters employment opportunities that extend well beyond its corporate boundaries.



For every employee directly hired by Unicaja, approximately two additional jobs are generated in other sectors.

<sup>4</sup> Information based on the value added generated by Unicaja's activity, Spanish GDP and sectoral data from the input-output tables of the Spanish National Statistics Institute (INE). See Section 06. How we measure our impact for further methodological details.

## Committed to our workforce

0.35%

Low employee turnover rate

99.68%

Employees on permanent contracts

x2.24

Investment in training doubled in 2025

100%

Workforce covered by a continuous training plan



## People driving change

### Commitment to professional development and job stability

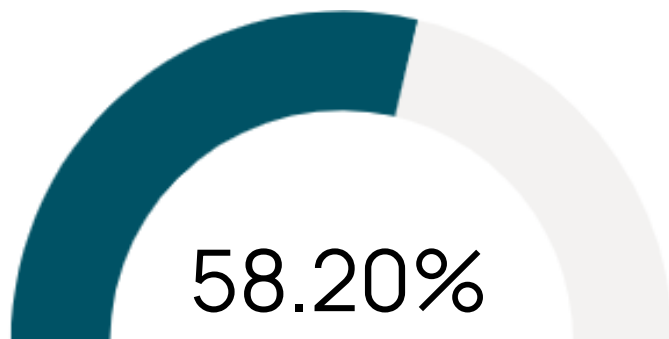
Unicaja maintains a strong commitment to responsible people management, promoting the development of internal talent and the continuous enhancement of professional skills. Through training programmes, reskilling initiatives and the attraction of specialised profiles in strategic areas, the Institution strengthens its operational capacity and its ability to adapt to new sector challenges. This approach is complemented by a stable employment policy, positioning Unicaja among the financial institutions with the highest levels of employee retention and long-term workforce engagement.

### Equality and diversity frameworks

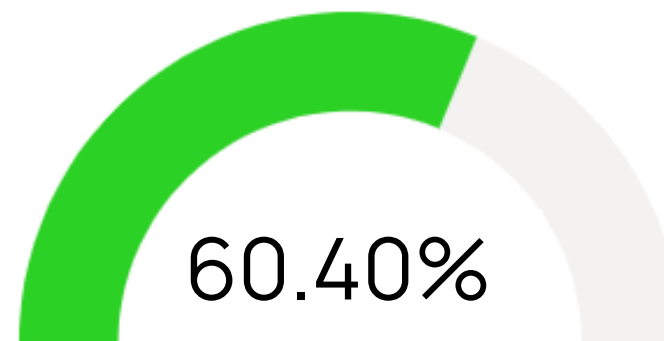
In 2025, Unicaja reinforced its commitment to equality and inclusion through the implementation of the 2025–2027 Equality Plan, which incorporates measures to promote equity, work–life balance and the representation of women in positions of responsibility. This commitment has been recognised with the [AENOR ISO 53800 Gender Equality certification](#), making Unicaja the [first listed Spanish financial institution to obtain it](#). In addition, during the year the [Diversity and Inclusion Plan](#) was launched, aimed at promoting equal opportunities and embedding diversity into the corporate strategy and culture.

## Proximity and support in vulnerable areas

 Presence of financial agencies and mobile service points in economically challenged areas<sup>5</sup>



Social housing rentals in lower income per capita areas<sup>6</sup>



**More than half** of our financial agents or mobile customer service points, as well as its social housing rentals, are dedicated to serving people who need them most.

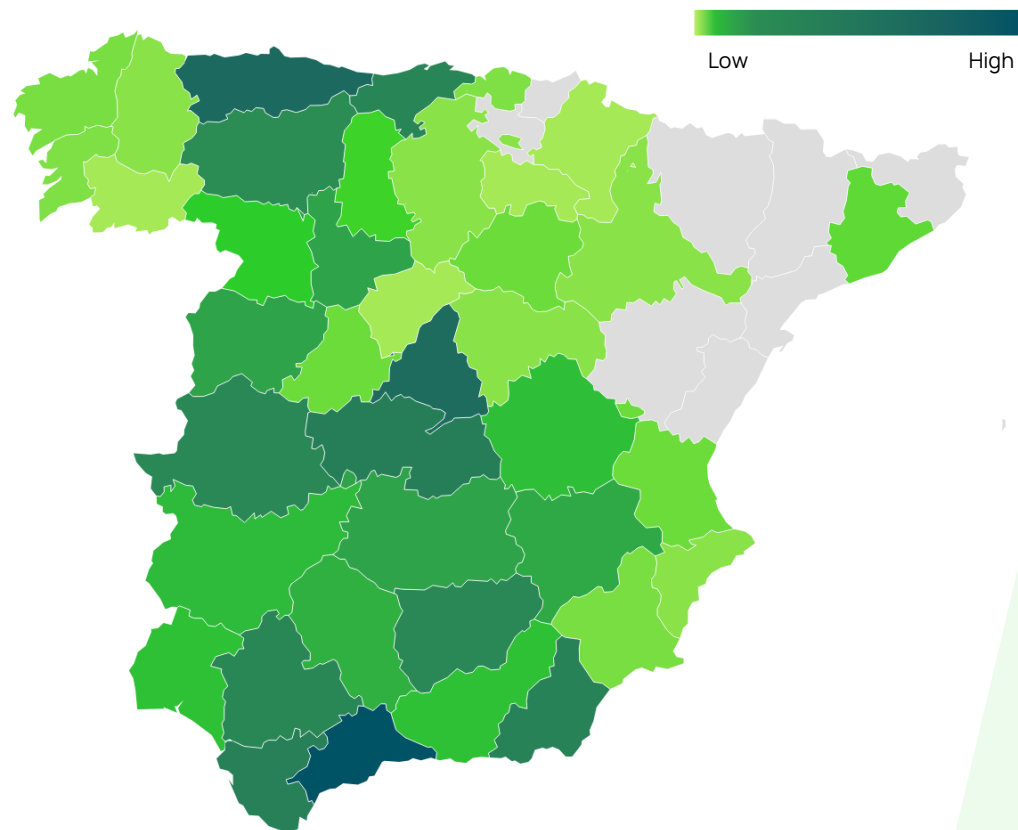
<sup>5</sup> Provinces with lower GDP per capita, based on the 30th percentile, or higher unemployment rates, based on the 70th percentile.

<sup>6</sup> Top 15 provinces with the lowest GDP per capita.



## Proximity to our customers

Branch concentration map



The 2025–2027 Strategic Plan, approved by Unicaja, aims to consolidate the Entity as a universal, close to and open to all, with the capabilities needed to ensure leadership in its core territories. Within this strategy, and in support of financial inclusion across society, Unicaja operates an extensive network of **945** physical branches and **498** financial agencies and mobile service points, of which **163** branches and **439** agencies and mobile customer service points are located in municipalities with fewer than 5,000 inhabitants. This structure is complemented by **2,201** ATMs distributed throughout Spain, as well as digital channels such as Univía and telephone banking services, enabling customers to freely choose how they interact with the Bank.



12%

**Spanish population** in municipalities with < 5,000 inhabitants



17%

**Branches** located in municipalities with < 5,000 inhabitants



88%

**Agencies** located in municipalities with < 5,000 inhabitants

Unicaja is committed to territorial development, fostering progress and economic sustainability in rural communities, with a particular focus on the agricultural sector.



## Commitment to rural areas

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Unicaja maintains a strong connection with rural environments, supporting the agri-food sector and promoting financial inclusion in areas with lower population density. In 2025, it strengthened its support for farmers and livestock breeders through financing on favourable terms—including **ICO MAPA SAECA credit lines**, agreements with Mutual Guarantee Societies (SGRs) and advances on **FEADER** investment grants—, thereby boosting liquidity, generational renewal and economic activity in rural areas.

In addition, in 2025 the Institution carried out a comprehensive review of its agricultural and livestock financing offering, a sector that is key to economic development, sustainability and population retention. In line with the **2025-2027 Strategic Plan**, Unicaja is advancing the integration of ESG criteria and adapting products and pricing to promote sustainable agriculture and livestock farming, supporting its customers' transition towards a low-carbon economy.



05

Our commitment

## Climate transition: strategy and action at Unicaja

We promote our clients' climate commitment and reduce our corporate footprint



We promote green projects through preferential financing



We incentivise financing for clients with stronger climate performance



We reduce exposure to high environmental impact sectors



We respond swiftly to climate emergencies such as extreme weather events (DANA)



We finance the sustainable transformation of companies



We reward energy efficiency in mortgages



We promote a greener portfolio through sustainable bonds



We offset emissions through climate projects



## Green bonds: environmental and social impact

Since 2022 and up to the publication date of this report, Unicaja Group has carried out **five green bond issuances** aligned with the ICMA Green Bond Principles. The most recent issuance took place in June 2025 for an amount of **€500 million**, bringing the total amount issued by the end of 2025 to **€2.1 billion**, of which **€1.6 billion** corresponds to the outstanding balance at that date. The proceeds are allocated to finance:

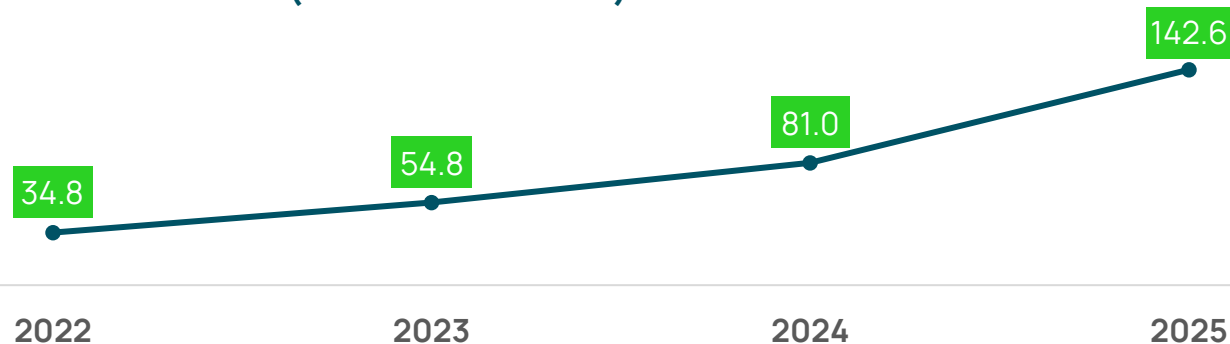
- Renewable energy projects
- Green buildings

€1,600m

Outstanding green bond balance at year-end 2025



### Avoided emissions (thousand tonnes)



The issuance of green bonds also generates significant **social co-benefits**, derived from the criteria applied to the mortgages eligible and allocated, which must meet at least one of the following characteristics:

1	< 35 years	Borrower's age
2	< 30,000	Municipality inhabitants
	≤ 100	Inhabitants per km <sup>2</sup>

Mortgages allocated to green bonds with social co-benefits

50%

## Progress in decarbonisation and ESG

> 72%

Investment funds classified under Article 8 and 9 of the EU Taxonomy

▲ 36%

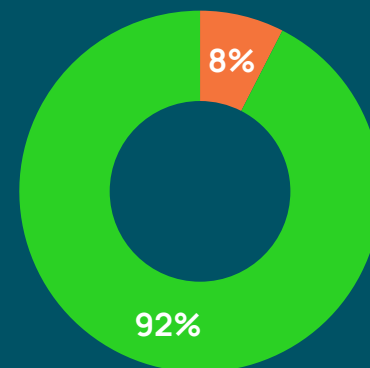
Increase in new ESG loans compared to 2024

▲ 16%

Increase in the ESG corporate loan portfolio compared to 2024

### Moving towards more environmentally sustainable energy consumption

- Fossil energy consumption
- Renewable energy consumption



### New decarbonisation targets

Throughout 2025, Unicaja reviewed the decarbonisation targets of its financed portfolio and achieved significant progress in reducing emissions in key sectors, offering preferential terms to companies with lower environmental impact compared to those with higher emission levels.

In line with its sustainability strategy, Unicaja expanded its climate scope in 2025 by setting **new decarbonisation targets in three highly emitting sectors: aviation, steel and the non-residential mortgage portfolio**. This step reinforces its commitment to the transition towards a low-carbon economy, adapting its targets to market developments, sectoral methodologies and the objectives of its main counterparties.



-12%

Aviation



-11%



Steel



-20%

Non-residential mortgages

## Our climate targets<sup>7</sup>

Sector	Base year	2030 target (reduction target from base year)	% remaining to reach the 2030 target
 Fossil fuels	2022	2,169 tCO <sub>2</sub> eq/ €m (▼28%)	8% 
 Energy	2022	44 kgCO <sub>2</sub> eq/Mwh (▼62%)	31% 
 Residential mortgages	2022	39 kgCO <sub>2</sub> eq/m <sup>2</sup> (▼28%)	0% 
 Aviation	2024	0.766 tCO <sub>2</sub> eq/Tsteel (▼12%)	10% 
 Steel	2024	1.064 kgCO <sub>2</sub> eq/RTK (▼11%)	12% 
 Non-residential mortgages	2024	18.951 kgCO <sub>2</sub> eq/ m <sup>2</sup> (▼20%)	13% 

<sup>7</sup> Targets apply to financed credit-risk portfolios.

## Contributing to people's well-being



> 360

Activities with positive impact

In 2025, Unicaja carried out more than **360 initiatives** aimed at generating a positive social impact. These included a **women's entrepreneurship programme**, the **promotion of sport, support for rural communities and solidarity initiatives**, reinforcing its role as an institution committed to sustainable development and collective well-being.



> 2,200

Support measures for customers facing housing-related difficulties

In 2025, more than **2,200 families** benefited from measures designed to facilitate access to decent housing, particularly young people and vulnerable groups. Through agreements with the regional governments of **Madrid, Castile and León and Andalusia**, Unicaja offers **social mortgages** under favourable terms. In addition, the Bank has supported families experiencing difficulties through **renegotiations, refinancing, debt-for-property arrangements and social rental housing**.



> 40,000

Beneficiaries of financial education sessions

Since 2005, the **Edufinet Project** has provided financial education to more than **300,000 people**, with activities tailored to young people, older adults, individuals with special needs and athletes. In 2025, **962 sessions** were held, reaching more than **40,000 beneficiaries**, while its **digital content exceeded 13 million views**, distributed in more than **50 countries** and translated into **50 languages**. Its work has been recognised with awards such as the **CECA Awards for Social Action and Financial Education** and the **Social Action Award (Sport)** for the financial education and sport programme.

## Unicaja's commitment to sport


### Unicaja continues its sponsorship activities to remain close to sport.

Through its sponsorships, the Institution promotes sports participation as a means of fostering essential values such as effort, personal growth and teamwork, contributing to physical and mental well-being and promoting social inclusion.

This vision is reflected in initiatives ranging from support for major sports clubs to educational and charitable projects, all with the aim of improving quality of life and creating opportunities for everyone.

Sponsorships such as **Unicaja Baloncesto**, **Real Madrid C.F.**, **Real Oviedo**, **Málaga C.F.**, **Real Sporting de Gijón** and the **Sierra Nevada ski resort**, together with emblematic events such as the **Descenso del Sella**, demonstrate Unicaja's commitment to sustainability, social cohesion and the promotion of healthy lifestyles.

In addition, programmes such as the **Oviedo socio-sports school** and **Basket 4 Life** reinforce its support for values-based education and inclusion, consolidating sport as a core element of its identity and corporate philosophy.



Unicaja reaffirms its commitment to sport as a key pillar of well-being and social cohesion.

Fundación Unicaja

Copa del Rey | Gran Canaria

UNICAJA 2028



## Transparency and ethics as core pillars



Unicaja has been recognised for its commitment to best governance practices. In February 2025, it received the **highest rating (g++)** in **AENOR's Corporate Governance Index**, highlighting the robustness of its governance model, transparency, Board composition and the prevention of conflicts of interest.

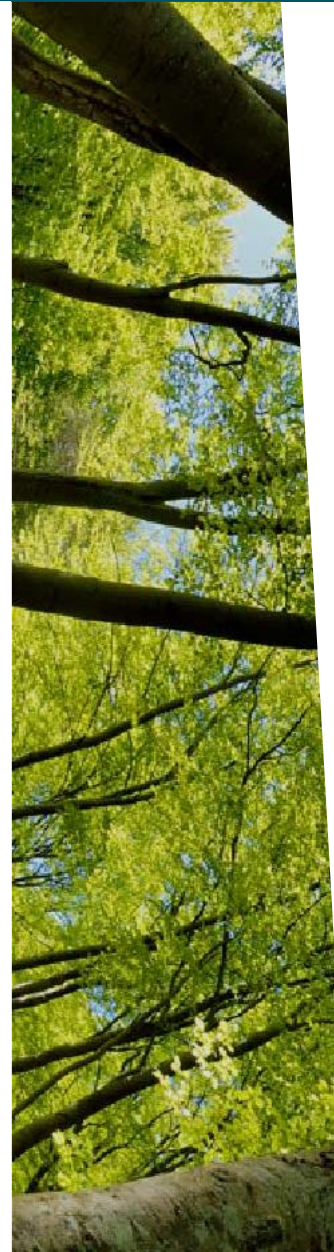


This recognition reinforces Unicaja's leadership in corporate governance within the Spanish financial sector.

## External recognition for transparency and ESG performance

As a result of the active and transparent management of sustainability information, Unicaja collaborates with eight ESG agencies and organisations. In the latest update, six of them –**CDP**, **EthiFinance**, **Sustainable Fitch**, **Sustainalytics**, **S&P** and **MSCI**– improved Unicaja's rating.

Particularly noteworthy is **the B (Management) rating from CDP**, a global non-profit organisation and a world leader in environmental disclosure, following an improvement of **two levels** in a single year. Unicaja was also the only Spanish financial institution to improve its rating in this edition.



## Board: diverse and responsible governance

47%

Independent board members

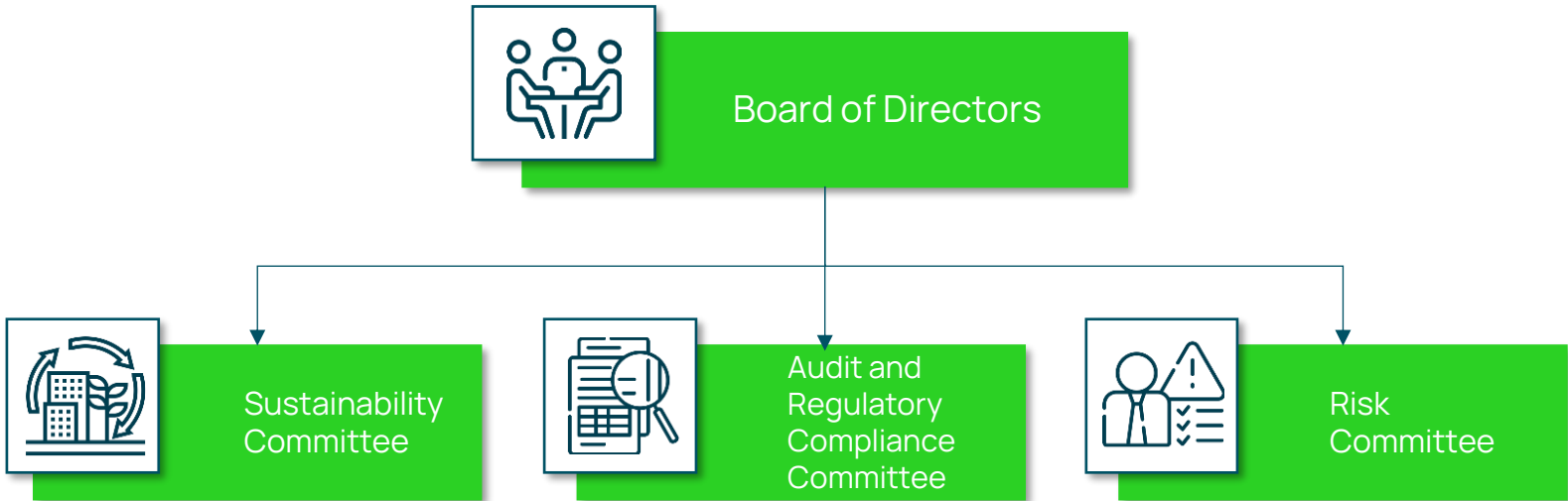
40%

Women on the Board

> Initial and ongoing training in sustainability, ESG risks and European regulation

## Sustainability governance at Unicaja

The Board of Directors is the highest governing body and oversees financial, non-financial and sustainability information through the Audit and Regulatory Compliance Committee, the Sustainability Committee and the Risk Committee. Under its oversight, the relevant business areas operate under the three lines of defense model and the SCIS, ensuring reliability, compliance and transparency.



## Certifications, frameworks and standards



### An institution committed to information security



In 2025, Unicaja renewed its **ISO/IEC 27001** (Information Security) and **ISO/IEC 27701** (Privacy) certifications with AENOR, maintaining its pioneering position through dual certification. This framework is further strengthened by compliance with **GDPR, PCI-DSS and PSD2**, as well as by regular internal and external audits that drive continuous improvement plans. All of this is integrated into a proactive technology risk management framework, ensuring robust governance, high security standards and operational resilience.





06

How we measure our impact

## Impact calculation methodology

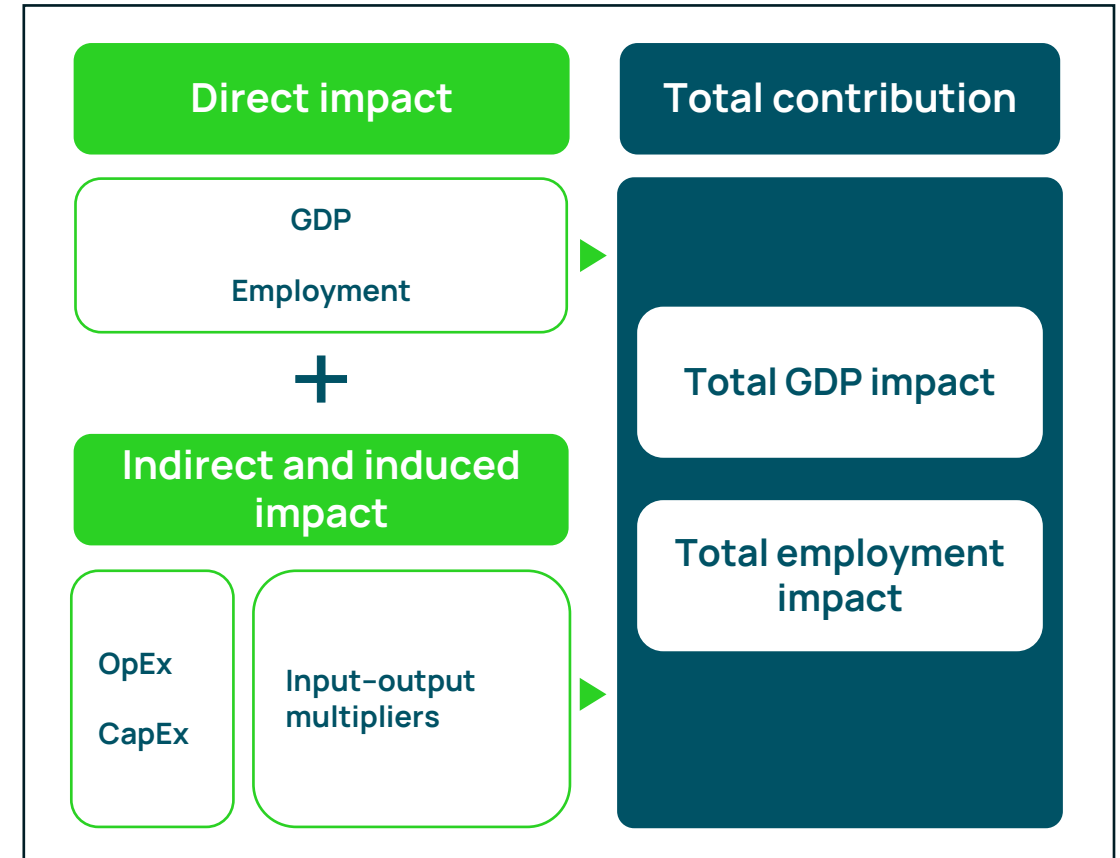
To estimate Unicaja's contribution to economic growth and employment in Spain, the *input-output methodology* developed by economist Wassily Leontief, Nobel Prize laureate in 1973, has been applied. This model, widely recognised and used by companies, institutions and public bodies, makes it possible to accurately quantify the value a company contributes to the overall economy, as well as the jobs it supports both directly and indirectly.

The model is based on the Leontief inverse equation, which calculates how one euro spent in a given sector propagates throughout the economy through inter-sectoral relationships:

$$X = (I - A)^{-1} \cdot DF$$

Where:

- **X** is the vector of total output generated in each sector.
- **A** is the matrix of technical coefficients, indicating the inputs required from other sectors to produce one unit of output.
- **DF** is the final demand vector, which in this case represents Unicaja's expenditure on suppliers and investments.
- **I** is the identity matrix.



## Data presented in this report

The preparation of this report is based on a combination of Unicaja's internal data and official data published by the Spanish National Statistics Institute (INE), as well as by international organisations such as the Organisation for Economic Co-operation and Development (OECD), with the aim of ensuring the reliability, traceability and transparency of the analysis. Economic and social indicators have been calculated using **public information validated** by auditors or independent verifiers, drawn from **Unicaja's 2025 Annual Accounts**, the **2025 Sustainability Report (EINF)** and the **2025 Green Bonds Allocation and Impact Report**, all of which are available on the Bank's official website (<https://www.unicajabanco.com/>). **These documents were audited (Annual Accounts) or reviewed (EINF) by KPMG, as Unicaja's statutory auditor, and verified by DNV in relation to the Green Bonds Allocation and Impact Report.**





# Appendix

## Glossary of terms

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<b>AENOR</b>	Spanish standards and certification body. Issues ISO certifications (e.g. ISO/IEC 27001, 27701, 14001, 50001) and corporate governance ratings (g++ index).
<b>Article 8 and 9 funds</b>	EU classification indicating the sustainability level of investment funds. <ul style="list-style-type: none"> <li>- Article 8: Funds that promote environmental and/or social characteristics.</li> <li>- Article 9: Funds with sustainable investment as their primary objective.</li> </ul>
<b>CapEx (Capital Expenditures)</b>	Investments in long-term assets (technology, branches, equipment) that increase the institution's future capacity or efficiency.
<b>CDP (Carbon Disclosure Project)</b>	Organisation that assesses corporate climate transparency and management through standardised questionnaires (scores from A to D-).
<b>CECA (Spanish Confederation of Savings Banks)</b>	Association representing the interests of Spanish savings banks and banking foundations.
<b>CET1 (Common Equity Tier 1)</b>	Solvency ratio that measures the strength of a bank's highest-quality capital.
<b>CSRD (Corporate Sustainability Reporting Directive)</b>	EU directive that strengthens sustainability reporting through ESRS standards, requiring enhanced internal control, traceability and verification.
<b>DNV</b>	Independent assurance and verification body used to audit carbon footprints or management systems.
<b>EINF (Non-Financial Information Statement / Sustainability Report)</b>	Regulated report covering ESG information, now harmonised under the CSRD/ESRS framework.
<b>ESG (Environmental, Social and Governance)</b>	Environmental, social and governance criteria.

## Glossary of terms

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<b>FEADER (European Agricultural Fund for Rural Development)</b>	EU fund supporting investment and modernisation in rural areas (generational renewal, efficiency, etc.).
<b>FTE (Full-Time Employee)</b>	Employment measure that standardises job counts based on full-time work, including in-house and outsourced staff.
<b>GDPR (General Data Protection Regulation)</b>	EU regulation governing the processing and protection of personal data and individuals' rights.
<b>GHG Protocol</b>	International standard for measuring and managing greenhouse gas emissions; basis for Scopes 1, 2 and 3 and verified inventories.
<b>ICMA (International Capital Market Association)</b>	Association that issues principles for sustainable bonds (Green, Social, Sustainability-Linked).
<b>ICO (Instituto de Crédito Oficial)</b>	Spanish public development bank that channels financing lines—such as ICO MRR Business, Entrepreneurs or Green—through financial institutions.
<b>Input-output</b>	Economic methodology that quantifies how demand in one sector is transmitted to others through intersectoral purchases; basis for GDP and employment multipliers.
<b>ISO 14001 / ISO 50001</b>	Standards for environmental management systems (14001) and energy management systems (50001).
<b>ISO/IEC 27001</b>	International standard specifying requirements for establishing, maintaining and improving an information security management system.
<b>ISO/IEC 27701</b>	Privacy extension to information security management systems (complements ISO/IEC 27001/27002).

## Glossary of terms

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<b>ISO 53800</b>	International guideline for promoting gender equality and women's empowerment in organisations (certifiable by AENOR and other bodies).
<b>MITECO - "CALCULATION" Seal</b>	Registry of the Spanish Ministry for the Ecological Transition recognising verified emissions inventories.
<b>MSCI (Morgan Stanley Capital International)</b>	Global provider of indices and ESG ratings used as benchmarks for markets and sustainable investments.
<b>PCI-DSS (Payment Card Industry Data Security Standard)</b>	Security standard establishing requirements for protecting payment card data during processing and storage.
<b>PSD2 (Payment Services Directive 2)</b>	EU directive regulating payment services, enhancing transaction security and promoting competition and innovation.
<b>SAECA (State-owned Agricultural Guarantee Company)</b>	Public entity providing guarantees to companies and self-employed professionals in the agri-food and rural sectors.
<b>SCIIS (Internal Control System for Sustainability Information)</b>	Framework designed to enable organizations to strengthen control over sustainability information and ensure compliance with European regulations.
<b>Scope 1, 2 and 3</b>	Classification under the GHG Protocol: Scope 1: Direct emissions (combustion, company fleet), Scope 2: Indirect emissions from purchased electricity or energy, Scope 3: Other indirect emissions (suppliers, business travel, financed portfolio, etc.).
<b>SGR (Mutual Guarantee Institutions)</b>	Entities that provide guarantees to SMEs and self-employed professionals.
<b>SME (Small and Medium-Sized Enterprise)</b>	Company that meets specific thresholds for employment, turnover or balance sheet size, as defined by the European Union.
<b>S&amp;P (Standard &amp; Poor's)</b>	International credit rating agency and provider of benchmark stock indices.



Helping people thrive