Consolidated Non-Financial Information Statement and Sustainability Information

Sustainability Report

Unicaja Group

2024

Contents

Scope, focus, and verifier of the Non-Financial Information Statement 341
1. General information 342
1.1. Introduction 343
1.1.1. Presentation of the Group 343
1.1.2. Basis of presentation of the Sustainability Report (ESRS 2 BP-1). 350
1.1.3. Criteria for the preparation of sustainability information (ESRS 2 BP-2). 351
1.2. Governance (ESRS 2 GOV). 355
1.2.1. Role of governance and management bodies (ESRS 2 GOV-1 and GOV-2) 355
1.2.2. Integration of sustainability factors into the incentive system (ESRS 2 GOV-3). 367
1.2.3. Due Diligence Statement (ESRS 2 GOV-4). 368
1.2.4. Risk management and internal controls (ESRS 2 GOV-5). 369
1.3. Strategy (ESRS 2 SBM). 377
1.3.1. Strategy, business model, and value chain (ESRS 2 SBM-1). 377
1.3.2. Stakeholder interests and opinions (ESRS 2 SBM-2). 397
1.4. Impact, risk, and opportunity (IRO) management 402
1.4.1. Interaction of IROs with strategy and business model (ESRS 2 SBM-3). 402
1.4.2. Materiality assessment process (ESRS 2 IRO-1). 404
1.4.3. Applicable disclosure requirements (ESRS 2 IRO-2 and MDR) 410
2. Environmental information 423
2.1. Climate change (ESRS E1). 424
2.1.1. Governance (ESRS 2 GOV-3). 426
2.1.2. Strategy 427
2.1.3. Impact, risk and opportunity management (ESRS 2 SBM-3 and IRO-1, E1-2, E1-3). 435
2.1.4. Policies and actions 451
2.1.5. Parameters and goals 465
2.2. Disclosure of information under Article 8 of Regulation (EU) 2020/852 (Taxonomy Regulation) . 483
3. Social information. 498
3.1. Own personnel (ESRS S1). 499
3.1.1. Strategy (ESRS 2 SBM-2). 499
3.1.2. Impact, risk, and opportunity management (IROs) (ESRS 2 SBM-3). 501
3.1.3. Policies and actions (ESRS S1-1, S1-2, S1-3 and S1-4). 505
3.1.4. Parameters and goals 521

3.2. Affected groups (ESRS S3). 540
3.2.1. Strategy (ESRS SBM-2). 540
3.2.2. Impact, risk, and opportunity management (ESRS S3 SBM-3). 541
3.2.3. Policies and Actions (ESRS S3-1). 543
3.2.4. Parameters and Goals (ESRS 2 MDR-M and ESRS 3-5). 569
3.3. Consumers and end users (ESRS S4). 573
3.3.1. Strategy (ESRS 2 SBM-2). 573
3.3.2. Impact, risk, and opportunity management (ESRS 2 SBM-3). 574
3.3.3. Policies and actions (ESRS S4-1 - S4-4). 578
3.3.4. Parameters and goals (ESRS 2 MDR-M, ESRS S4-5). 589
4. Governance information . 592
4.1. Business conduct 593
4.1.1. Governance. 593
4.1.2. Impact, risk, and opportunity management (ESRS 2 IRO-1). 594
4.1.3. Policies and actions (ESRS G1-1). 596
4.1.4. Parameters and goals (ESRS 2 MDR-M, ESRS G1-3-G1-6). 610
Annexes 613

Scope, focus, and verifier of the Non-Financial Information Statement

This document, which forms part of the Group's Consolidated Management Report, constitutes the Consolidated Statement of Non-Financial Information and Sustainability Information (hereinafter, the Sustainability Report) of Unicaja and its subsidiaries (hereinafter, the Group or Unicaja), and provides detailed information in accordance with the provisions of Article 49, sections 5, 6, 7, 8, and 9 of the Commercial Code, following the amendment introduced by Law 11/2018, which transposes into Spanish law Directive 2014/95/EU of the European Parliament and of the Council of October 22, 2014, amending Directive 2013/34/EU as regards disclosure of non-financial information and diversity information (NFRD).

Directive (EU) 2022/2464 of the European Parliament and of the Council of December 14, 2022, on Corporate Sustainability Reporting (CSRD) replaces the NFRD, expanding its content, the number of entities required to report sustainability information and regulating that sustainability information must take European sustainability reporting standards as a reference.

Despite the fact that, as at the date of preparation of this Sustainability Report, the CSRD Directive has not been transposed into Spanish law, Unicaja has decided to prepare this Statement in accordance with the CSRD and the ESRS; also including the disclosures and breakdowns required by Law 11/2018 that are not expressly covered by the ESRS.

This Sustainability Report covers the Group's relevant activities in terms of sustainability from January 1 to December 31, 2024. Economic information is presented according to the Group's definition for accounting purposes; the social and environmental information has been prepared according to the same definition, where available.

This chapter has been prepared in accordance with Law 11/2018, the European Sustainability Reporting Standards adopted by the European Commission under CSRD, the EU 2017/C215/01 guidelines on non-financial reporting, and the regulation relating to the European Taxonomy (Regulation (EU) 2020/852 and Commission Delegated Regulations 2021/2139 and 2021/2178 as amended by Delegated Regulations (EU) 2022/1214, 2023/2485, and 2023/2486).

KPMG Auditores, S.L., an independent firm that is also responsible for auditing the annual accounts of Unicaja, S.A., has issued a verification report with a limited scope of review on the non-financial information required by Law 11/2018 and the ESRS that is included in this Sustainability Report. The conclusions of this verification are available in the 'Independent Verification Report', which can be found at the end of this document.

1. General information

1.1. Introduction **343**
1.1.1.Presentation of the Group 343
1.1.2. Basis of Presentation of the Sustainability Report (ESRS 2 BP-1). 350
1.1.3. Criteria for the preparation of sustainability information (ESRS 2 BP-2). 351
1.2. Governance (ESRS 2 GOV). **355**
1.2.1. Role of governance and management bodies (ESRS 2 GOV-1 and GOV-2) 355
1.2.2. Integration of sustainability factors into the incentive system (ESRS 2 GOV-3). 367
1.2.3. Due diligence statement (ESRS 2 GOV-4). 368
1.2.4. Risk Management and Internal Controls (ESRS 2 GOV-5). 369
1.3. Strategy (ESRS 2 SBM). **377**
1.3.1. Strategy, business model, and value chain (ESRS 2 SBM-1). 377
1.3.2. Stakeholder interests and opinions (ESRS 2 SBM-2). 397
1.4. Impact, risk, and opportunity (IRO) management **402**
1.4.1. Interaction of IROs with strategy and business model (ESRS 2 SBM-3). 402
1.4.2. Materiality Assessment Process (ESRS 2 IRO-1). 404
1.4.3. Applicable disclosure requirements (ESRS 2 IRO-2 and MDR) 410

1.1. Introduction

1.1.1. Presentation of the Group

Unicaja Banco S.A. is the parent company of the Unicaja Group (hereinafter Unicaja, the Group or the Unicaja Group). Its head office is located at Avenida de Andalucía 10-12, Málaga. At December 31, 2024, Unicaja's capital stock amounts to 642,858,617 euros, divided into 2,571,434,468 shares with a par value of 0.25 euros each.

The main shareholder of the Bank is Fundación Bancaria Unicaja, which owns **31.22% 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 purpose 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.

The identification of the direct and indirect holders of significant shareholdings at the year-end, including the directors who have a significant shareholding, can be found in the 2024 Annual Corporate Governance Report, included in another section of the consolidated Management Report and also accessible on the corporate website.

As at December 31, 2024, the companies that make up the Group, together with Unicaja, are as follows:

Company name	Activity
Administradora Valtenas, S.L.U.	Advice
Análisis y Gestión de Innovación Tecnológica, S.L.U.	Real Estate Business (parking lots)
Analistas Económicos de Andalucía, S.L.U.	Economic activity study and analysis
Andaluza de Tramitaciones y Gestiones, S.A.U.	Management and settlement of documents and deeds
Arco Explotaciones, S.L.U.	Property development
Asturiana de Administración de Valores Mobiliarios, S.L.U.	Advice
Banco Europeo de Finanzas, S.A.U.	Banking, financial activities
Briareo Gestión, S.A.U.	Business consulting
Caja Castilla La Mancha Iniciativas Industriales, S.L.U.	Holding company activities
Camín de la Mesa, S.A.U.	Advice
Camping Alto Gallego, S.L.U.	Catering
Cánovas Explotaciones, S.L.U.	Catering
Cantábrica de Inversiones de Cartera, S.L.U.	Holding company activities
Corporación Empresarial Caja Extremadura, S.L.U.	Consultancy
Ercávica Desarrollos, S.L.U.	Real estate development
Explotaciones Santa Isabel, S.L.U.	Catering
Factoría de Transformación de Operaciones y Servicios, S.L.U.	Other consultancy activities
Finca Las Huelgas, S.A.U.	Farming
Gestión de Inmuebles Adquiridos, S.L.U.	Real estate development
Hoteles Layos, S.L.U.	Catering

Company name	Activity
Instituto de Economía y Empresa, S.L.U.	Business consulting
Liberbank Contact, S.L.U. (in liquidation)	Call center activities
Liberbank I.T., S.L.U.	IT consultancy
Norteña Patrimonial, S.L.U.	Advice
Parque Industrial Humilladero, S.L.	Industrial land development
Peña Rueda, S.L.U.	Advice
Pico Cortés, S.L.U.	Advice
Pico Miravalles, S.L.U.	Advice
Planes e Inversiones CLM, S.A.U. (in liquidation)	Real estate development
Pomarada Gestión, S.L.U.	Business consulting
Procesa Recuperación de Activos, S.A.U.	Legal activities
Propco Blue 1, S.L.U. (in liquidation)	Real estate development
Puntida, S.L.U.	Other professional, scientific, and technical activities
Segóbriga Desarrollos, S.L.U.	Catering
Seneca Direct Lending, SICC, S.A.	Other financial services
Sierra del Acebo, S.L., Sole Proprietorship	Advice
Tiatordos, S.A.U.	Advice
TMC Investments GP, S.A.R.L.	Collective Investment
Tresmares Direct Lending Coinvest I, S.C.A. SICAV-RAIF	Collective Investment
U Market Ebusiness, S.L.U. (*)	Business consulting
Unicaja Gestión de Activos Inmobiliarios, S.A.U.	Real estate holding company
Unicaja Pensiones, S.G.F.P., S.A.U. (**)	Pension fund manager
Unicaja Servicios Financieros, S.A.U. (**)	Other financial services
Unicaja Ventures, S.A. (**)	Other auxiliary financial service activities
Unicartera Gestión de Activos, S.L.U.	Auxiliary financial service activities
Unicorp Patrimonio, Sociedad de Valores, S.A.U.	Asset management
Unigest, S.G.I.I.C., S.A.U.	Collective investment institution manager
Unimediación Operador Banca Seguros, S.L.U.	Insurance broker
Unión del Duero Seguros de Vida, S.A.U.	Life insurance
Uniwindet, S.L.U.	Renewable energies

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

The most significant changes that have taken place during the year 2024 in the composition of the Unicaja Group have been duly disclosed in the consolidated annual report, more specifically in Note 1.2 thereof.

PURPOSE, MISSION, VALUES, AND PRINCIPLES

Unicaja is a Spanish bank with a proven track record of solvency and financial soundness, which has taken the historical baton from a group of credit institutions, some of which are over a century old, and which is characterized by its focus on retail business, under prudent management of its commercial strategy and risk profile. Unicaja is characterized by its offer of a proximity banking service.

Unicaja'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.

Purpose

Unicaja's purpose is "Helping people thrive";

- Helping: To be close to, understand, and accompany people, providing more attentive service.
- People: It encompasses everyone: the company, the bank's employees, customers, and shareholders.
- Thrive: Realize your potential. Progress, grow, and evolve.

Values

Unicaja's values, together with the aforementioned purpose, have recently been approved by the Board of Directors in line with its new corporate identity. All of this is the result of an in-depth analysis and repositioning of the brand, in a context of cultural transformation and modernization.

Unicaja's values and their meanings are:



In order for these values to be properly propagated throughout the organization, the Bank is developing a cultural activation plan which, among other things, will involve raising employee awareness so that the purpose and values permeate the culture and their conduct in the working environment.

Mission

At the same time, Unicaja's mission is to promote the economic and social development of its area of activity, with full respect for the environment, considering the needs and expectations of the different stakeholders.

Unicaja's main objectives in the area of sustainability are as follows:

- To collaborate in the transition to a more sustainable economy (transition financing): Unicaja is committed to financing ecological and sustainable projects, accompanying its customers in their own transition towards climate neutrality.
- To reduce its carbon footprint. Unicaja continues to work on reducing its carbon footprint, implementing more sustainable practices in its financial operations and promoting energy efficiency in general, with the goal of achieving climate neutrality by 2050 at the latest.
- Promotion of positive social impact and social inclusion: no one is to be left behind, especially vulnerable groups (elderly or disabled people, inhabitants of rural areas, people affected by the digital divide, etc.) Unicaja will take into consideration the social development of the communities and territories in which it operates, both through its own financial activity and by supporting initiatives aimed at social investment.
- Financial inclusion: we continue to work to improve access to financial services for all segments of society, especially those in situations of vulnerability. Unicaja facilitates access to the financial services offered through the various physical and digital channels under equal conditions, ensuring non-discrimination.

- Financial education: the Bank strives to promote financial education among its customers and the community in general, helping people to make informed, responsible, sustainable economic and financial decisions.

- Responsible transparency and governance: Unicaja establishes business and best governance practices, ensuring that its decisions are aligned with the principles of sustainability and social responsibility on the one hand and independence and diversity on the other.

In terms of business policies and practices, it takes environmental and social impact into account in the design of its products and services, as well as in relation to its pricing policies, favoring those that generate added environmental or social value. Good governance is also promoted, as well as the best practices of good corporate and internal governance.

General principles

Unicaja's sustainability strategy, based on the values mentioned above, is developed in accordance with the application of the following general principles:

- Relations with stakeholders: Unicaja's strategy is based on the establishment of a balanced, transparent, clear relationship with stakeholders, particularly with customers, always considering their concerns in the ESG area.

- People management: Unicaja promotes the management of its employees, fostering their well-being and motivation through measures of conciliation, personal and professional development, and health and safety, promoting inclusion and diversity of the human team.

- Relations with suppliers: the Bank carries out responsible, sustainable supply chain management, fostering a mutual positive influence to improve the ethical, social, and environmental performance of its suppliers.

- Respect for the environment: The Unicaja strategy enables it to face the global challenge posed by climate change, involving its main stakeholders in the establishment of policies and procedures focused on its adaptation and mitigation in the areas of business and risk management, in particular, through the assumption of international protocols and standards, implementing their best practices.

- Incorporation of ESG criteria in risk policies: Unicaja incorporates these criteria into its investment and financing analyses, as well as into its credit investment decision-making processes and investment or insurance advice. Therefore:

    - Promoting the integration of environmental and climate risk as well as governance risk into Unicaja's strategic and business processes, favoring the financing of projects that contribute to the improvement of society and the environment.

    - It favors the integration of risks related to corporate governance of companies and institutions into the analysis and decision-making processes in credit risk management, as well as in the financing of investment projects and asset management.

- Coherence: internal coherence in the management of ESG factors governs Unicaja's actions in order to provide an adequate response to compliance with the commitments entered into, applicable regulations and supervisory expectations.

- Transparency: Unicaja observes the principle of transparency in the definition, disclosure, and application of strategies, policies, and procedures related to the integration of sustainability factors into its corporate strategy.

- Proportionality: Unicaja manages ESG factors in the area of business and related risks in accordance with a line of action based on proportionality, defined based on the nature of the Bank's main activity, the relevance of the assets and counterparties evaluated, the limitations in relation to the availability and quality of data, and the complexity of the modifications or adaptations to be made to its infrastructure and its policies and procedures.

Commitments and memberships

In addition to its firm commitment to society derived from its origin as a savings bank, since its incorporation as a bank in 2011, Unicaja has followed sustainability-related lines of action in its social aspect, such as the promotion of financial education, joining the United Nations Global Compact in 2013, determined support of the 2030 Agenda and the Sustainable Development Goals since 2017, and participation in the Social Housing Fund, among other initiatives.

This commitment has continued, with the Bank having opted to adhere to the United Nations Principles for Responsible Banking (PBR) in fiscal year 2024.

Pact		Date of joining	Topics	Commitments made
	**National Financial Education Plan**	1T-2010	ESRS S3	Since 2010, Unicaja has been promoting financial education through this plan, improving the financial culture of the population in collaboration with Spanish regulatory bodies.
	**Code of Best Practices (Royal Decree-Law 6/2012)**	1T-2012	ESRS S3, ESRS S4	Unicaja has adhered to this code since its enactment, updated in 2022 by RDL 19/2022, to protect mortgage debtors in vulnerable situations.
	**Social Housing Fund**	1T-2013	ESRS S3	Since 2013, Unicaja has participated in this fund, offering social rental housing for vulnerable families. The Bank prioritizes cases based on criteria of social vulnerability, income, and size of the family unit.
	**United Nations Global Compact**	3T-2013	Transversal	Unicaja integrates the principles of the Global Compact into its strategy and culture, promoting sustainable economic development and communicating these commitments to its stakeholders. In 2017, it joined the Spanish Global Compact Network, supporting the Sustainable Development Goals (SDGs) and United Nations initiatives in human rights, labor regulations, environment, and anti-corruption.
	**2030 Agenda and SDGs**	1T-2017	Transversal	Unicaja supports human rights and promotes its own initiatives and strategic alliances to achieve the Sustainable Development Goals, integrating these principles into its relations with employees, customers, and society in general.
	**Collective Climate Action Commitment (CCAC)**	4T-2019	ESRS E1	In December 2019, Unicaja joined the Collective Commitment for Climate Action (CCAC), promoted by COP 25, which has the fundamental objective of aligning the portfolios of its signatory entities with the objectives set out in the Paris Agreement by 2030.
	**Code of Best Practices (Royal Decree-Law 19/2022)**	4T-2022	ESRS S3, ESRS S4	Unicaja committed to implement measures to mitigate the impact of rising interest rates on mortgages, including restructuring and other solutions for at-risk borrowers.

Pact		Date of joining	Topics	Commitments made
CDP Discloser 2024	**Carbon Disclosure Project**	1T-2023	ESRS E1	Unicaja participated in the CDP climate questionnaire for the first time in 2023, obtaining a grade of C, demonstrating its commitment to climate change management, and with the intention of showing improvement as the progress and effort we are making take shape.
UNEP FINANCE INITIATIVE PRINCIPLES FOR RESPONSIBLE BANKING	**Principles of Responsible Banking**	2T-2024	ESRS 2, ESRS E1	Through this United Nations initiative, Unicaja aligns its strategy with the SDGs and the Paris Agreement, promoting sustainable finance and incorporating sustainability into all its business areas.

Key figures

Economic-financial activity (consolidated)	12/31/2024	12/31/2023
Income statement (millions of euros)		
Net interest margin	1,538.1	1,353.2
Gross margin	2,040.9	1,775.5
Profit (loss) from operating activities before write-downs	1,135	917
Profit or loss from operating activities	831.5	656.6
Income before tax	816.3	370.6
Consolidated profit (loss) for the year	573.3	266.5
Risk Management		
NPL ratio (%)	2.7%	3.1%
NPL coverage ratio (%)	67.9%	63.7%

Added value. Distribution (consolidated)*	12/31/2024	12/31/2023
Distribution (millions of euros)		
Overhead, depreciation, amortization and other operating expenses.	320.4	469.7
Of those who contribute to the Deposit Guarantee Fund and the Resolution Fund	0.4	130.9
Personnel costs (excluding social security)	442.5	385.2
Social security, taxes, fees and public benefits	579.4	433.9
Losses on assets and allowances	319.0	546.4
Consolidated profit (loss) for the year	573.3	266.7
Total	**2,234.6**	**2,101.8**

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

Significant information (consolidated)	12/31/2024	12/31/2023
Distribution network		
Offices	957	962
Automatic teller machines	2,220	2,374
Partner agents	3,365	3,157
Financial agents	384	401
Financial agencies	505	521
Bank cards issued	3,107,500	3,026,428
Payment and POS terminals	34,017	31,468
Electronic banking		
Number of users	3,587,246	3,564,647
Number of Univía operations*	3,777,502,376	3,669,126,175

Environmental issues	12/31/2024	12/31/2023
Electricity consumption (MWh)	29,987	32,553
Inventory GHG emissions, Scope 1 (equivalent tons of CO_2) **	1,595	2,261.00
Inventory GHG emissions, Scope 2 (equivalent tons of CO_2)	1,831	481.00
GHG emissions intensity (equivalent tons of CO_2 per employee)	0.46	0.36

Social and personnel issues	12/31/2024	12/31/2023
Number of employees	7,508	7,523
Workforce distribution (men/women, % of total)	45.8/54.2	45.7/54.3
Average employee age (years)	49	48.0
Training hours	485,676.14	487,589.78
Absenteeism (hours)	688,126.03	620,032.85

Information relating to the fight against corruption and bribery	12/31/2024	12/31/2023
Operations evaluated by the Criminal Risk Prevention Committee	385	426

Contributions	12/31/2024	12/31/2023
Contribution to Foundations and NGOs (euros)	661,312	1,354,640

*The figure for 2023 has been adjusted to be in line with the criteria applied in 2024.

** The data for obtaining the Scope 1 footprint measurement has been expanded (refrigerant gases were included for the first time in 2023).

Information on social issues

	Unicaja Group 2024	Unicaja Group 2023
Customers		
Number	3,833,683	3,963,243
Suppliers		
Average term of payment to suppliers (days)	6.91	6.90
Total supplier turnover (millions of euros)	232.9	243.8
Suppliers with turnover below 1.5 million euros (% of total)	39.3	43.7
Tax information		
Total tax contribution (millions of euros) ***	336.8	460.7

***The "ECB Tax" paid in 2024 and 2023 has been included.

1.1.2. Basis of presentation of the Sustainability Report (ESRS 2 BP-1).

This Sustainability Report aims to provide a clear, transparent, comprehensive view of Unicaja's environmental, social, and governance (ESG) performance in 2024 in line with the European Sustainability Reporting Standards. This report seeks to provide stakeholders with relevant and material information on sustainability-related impacts, risks, and opportunities, highlighting how these aspects are integrated into the strategy and business model. It also allows us to assess progress towards sustainable goals and measure the organization's contribution to global commitments, such as the Sustainable Development Goals (SDGs) and the Paris Agreement.

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 June 18, 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.

This Sustainability Report has been prepared in consolidated form for fiscal year 2024 and it is verified, in relation to the subsidiaries that make up the Unicaja Group, that the respective environmental and social impacts are material for the Group, so that the indicators generally reflect the activity of all of them. The scope of consolidation for the purposes of the Sustainability Report is the same as for the preparation of the financial statements and report contained in the consolidated Financial Statements.

When preparing the information contained in this Sustainability Report, the Bank has taken into account the value chain of its business model, both upstream (suppliers) and downstream (customers), in order to understand its exposure to impacts, risks, and opportunities, and to discern their origin, through the analysis of both impact materiality and financial materiality, and also to be able to reach a conclusion on their inclusion and disclosure when their impact is considered material.

The Bank is currently working on the consideration of the value chain in the process of disclosing information on policies, actions, objectives, and parameters, although in terms of the disclosure of the 2024 sustainability report, the Bank has adhered to the provisions of the transitional provision related to Chapter 5 "Value Chain" of ESRS 1, which states that there is no obligation to include information on the upstream and downstream stages of the value chain during the first three years of presentation, except as expressly provided in the subsequent sections of this Sustainability Report.

Unless otherwise stated, the amounts shown in this Sustainability Report are presented in thousands of euros and have been rounded off to facilitate their presentation. Consequently, the amounts of the totals in the rows or columns of the tables presented may not coincide with the exact arithmetic sum of the figures preceding them.

1.1.3. Criteria for the preparation of sustainability information (ESRS 2 BP-2).

Information relating to specific circumstances

As covered in greater detail later in the applicable legislation pursuant to the provisions of DP ESRS 2-15, as at the date of disclosure of this Sustainability Report, the national transposition of Directive (EU) 2022/2464 (CSRD Directive) has not yet taken place, so the provisions of Law 11/2018, of December 28, implementing the Statement of Non-Financial Information (NFIS) and applied in previous years, continue to apply.

Nonetheless, the ESRS approved by the supervisory bodies implementing the CSRD have been applied. This decision was made in accordance with the recommendations issued by the CNMV and the ICAC[1].

There have been no additional specific circumstances that have been brought to light in the preparation of the Sustainability Report of the Unicaja Group for fiscal year 2024.

Time horizons

The Bank has not used medium or long-term time horizons other than those defined in ESRS 1 (medium term of 2 to 5 years, and long term, greater than 5 years) for the preparation of the Sustainability Report for fiscal year 2024.

Value chain estimation

With a view to the disclosure of the sustainability report for fiscal year 2024, in general the Bank has adhered to the provisions of the transitional provision related to Chapter 5 "Value Chain" of ESRS 1, which states that there is no obligation to include information on the upstream and downstream stages of the value chain during the first three years of presentation, except as provided below:

- Carbon footprint calculation contained in ESRS 1 Climate Change (E1-6 Scope 1, 2, and 3 gross GHG emissions and total GHG emissions), regarding Scope 3 emissions; this is composed of several emissions categories and, among them, is category 15 that corresponds to the financed emissions of the Bank's customers, which are partially based on data and calculation methodologies widely accepted in the sector (source: PCAF).
- In the environmental taxonomy tables contained in Annex 1, the Bank proceeds to obtain data from its customers regarding their eligibility and alignment on the objectives stipulated in the environmental taxonomy (*art.* 8 and *art.* 9) applicable in fiscal year 2024, based on sectoral data.

Sources of estimation and uncertainty of the result

In this Sustainability Report, the parameters subject to estimation are focused on *ESRS 1 Climate Change* motivated, on the one hand, by the establishment of hypotheses when defining the different climate scenarios on which to quantify financial impacts, and, on the other, by the use of commonly accepted methodologies and data sources to perform different calculations of both risks and emissions.

In this way, the following quantitative parameters subject to high degrees of uncertainty are identified:

- Data related to the calculation of GHG emissions: the Bank uses the *PCAF* methodology, which is robust and commonly accepted by the market. Further information is provided in *.1.5 ESRS E1 Climate Change Parameters and Goals*.
- Calculation of physical risk: the Bank uses data sources recommended by the European Central Bank (*Think Hazard and Aqueduct*), and performs an industry comparability analysis. The methodology applied has been developed sector by sector by Analistas Financieros Internacionales (AFI). Further information is provided in *2.1.3 ESRS E1 Climate Change Impact, Risk, and Opportunity Management (IROs)*.

[1] In this regard, see the joint Circular pending the transposition of the CSRD Directive into Spanish law of November 27, 2024, which is available at the following web address: https://www.cnmv.es/DocPortal/Publicaciones/OTROS/Comunicado_ICAC_CNMV.pdf.

- Quantification of the impact of physical and transitional risk on accounting: for this purpose, the Bank has relied on the quantification of impact in different climate scenarios proposed for the ICAAP. Further information is provided in *2.1.3 ESRS E1 Climate Change Impact, Risk, and Opportunity Management (IROs)*.

- Calculation of GHG intensity. GHG emissions/net income ratio. Since the objective of this ratio is to relate the calculated GHG emissions to the revenue generated for the Bank by the financial instruments associated with these emissions, the denominator of this calculation is not defined in the ESRS. In accordance with the industry consensus for financial institutions, the Bank has defined the sum of financial income and fee income as *Net income*. See more information in *2.1.5 ESRS E1 Climate Change Parameters and Goals*.

Changes in the preparation or presentation of sustainability information

Taking into account the regulatory scenario indicated in the section on specific circumstances concerning the Sustainability Report, Unicaja's sustainability information has been adapted to the new standards mentioned above. As a result, the structure of the information changes considerably and in some cases no comparative information is provided as this is the first time such information has been disclosed.

Information derived from other legislation or generally accepted pronouncements on sustainability reporting

The Unicaja 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 a specific chapter of the consolidated management report, subject to the same criteria of approval, filing, and publication as the aforementioned management report.

The information contained herein 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 February 2024 with the approval of Guidelines for the preparation and disclosure of non-financial information.

In accordance with the status of transposition of the CSRD Directive into national law, the 2024 Sustainability Report has been prepared following the recommendations of the Spanish supervisory authorities regarding public information (CNMV and ICAC joint circular), that is to say: in addition to adopting the ESRS, it continues to comply with the provisions derived from Law 11/2018, of December 28, regarding non-financial information and diversity. The latter includes amendments made to the Code of Commerce by said Law, in relation to the GRI Sustainability Reporting Standards (GRI Standards) and Financial Services Industry Supplement of GRI Guide G4.

Thus, until the standard transposing the CSRD is in force, the CNMV and the ICAC, within the scope of their respective competences, will consider it admissible for the subject entities to submit non-financial information using the ESRS, provided that they observe the considerations specified in said circular to comply with the information gap between that not required by the ESRS and that required by Law 11/2018, taking into account that the information requirements of the ESRS are greater than those of Law 11/2018.

Consequently, following the recommendations of the aforementioned supervisory bodies, Unicaja has prepared this Sustainability Report for fiscal year 2024 respecting the ESRS but complying with Law 11/2018. In order to facilitate the understanding of the requirements established in both regulatory scopes, an interoperability correlation between ESRS and GRI standards is provided in the *Annex - Table showing the correlation between Law 11/2018 and ESRS*.

The preparation of this Sustainability Report 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 Risk, November 2020, aimed at significant credit institutions. The aforementioned Supplement expressly integrates the recommendations, published in 2017, of the Task Force on Climate-related Financial Disclosures (TCFD), created by the G-20 Financial Stability Board, which are also considered by the European Central Bank in its Guidance.

In accordance with the provisions of the 2022-2024 Strategic Plan, and once the Sustainable Finance Action Plan has been fully implemented, this Statement reports, for the third year, on the follow-up of the recommendations on climate information disclosure (TCFD), which will be further developed and specified in the coming fiscal years. This information is provided in the *Task Force on Climate-related Financial Disclosures (TCFD) Annex*.

The information contained in this Sustainability Report can be complemented with that reflected in the individual and consolidated Annual Financial Statements, the Information of Prudential Relevance (Pillar 3), the Annual Corporate Governance Report – which shows information on the governing bodies, related-party transactions and risk management, among other aspects – and the Annual Report on Remuneration of the Directors, as well as with updated information on the Group's activities and the communications sent to the CNMV for disclosure. The aforementioned reports are available on the Unicaja corporate website[2].

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 June 26, 2013 on prudential requirements for credit institutions, which imposes new information disclosure obligations, to be successively expanded upon, on environmental, social, and governance risks (ESG risks), including physical and transition risks.

Information by reference

The Bank has not incorporated information by reference from other reports or sources in the Sustainability Report for the current fiscal year 2024.

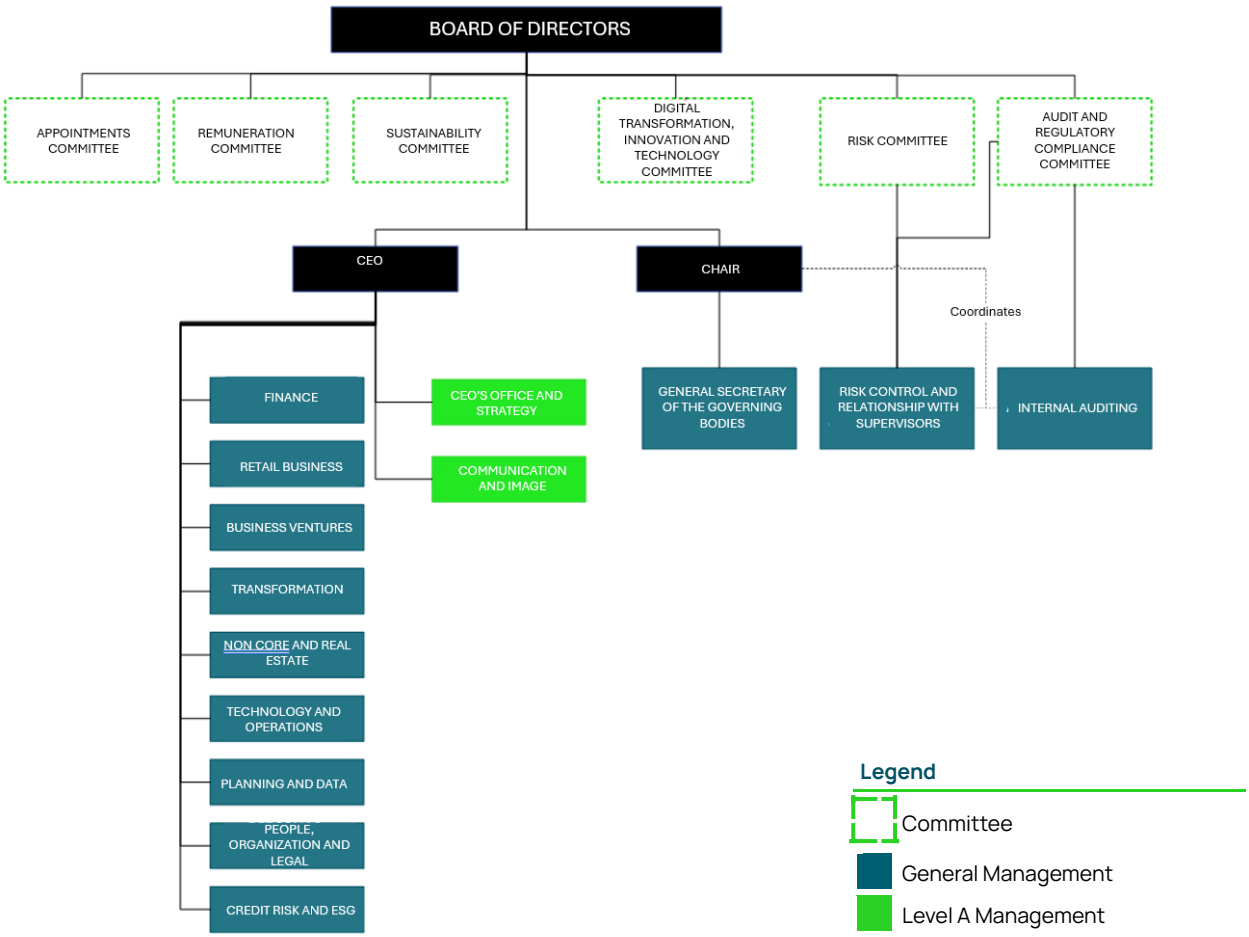
[2] In this regard, see: https://www.unicajabanco.com/es

1.2. Governance (ESRS 2 GOV)

1.2.1. Role of governance and management bodies (ESRS 2 GOV-1 and GOV-2)

The role of administrative, management and supervisory bodies (ESRS S2 GOV-1)

Together with the General Shareholders' Meeting, the governance structure defined by the Bank is presented below:



General Shareholders Meeting

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, 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.

The Company facilitates the exercise of the right to attend and participate in the General Shareholders' Meeting under equal conditions, thus, the Board of Directors promotes communication between the Company and its shareholders and adopts all appropriate measures to enable the General Shareholders' Meeting to effectively exercise its functions in accordance with the law and the Bank's Bylaws. Prior to the Meeting, among other items, the Board of Directors provides the shareholders with all legally required information and all information that, although not legally required, may be of interest and reasonably provided, and responds with the utmost diligence to requests for information or clarification.

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.

Board of Directors

In accordance with the Bylaws, 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, 2024, the Board of Directors is made up of 14 members, with the following composition:

i. the non-executive chairman, who has independent status;

ii. the Chief Executive Officer, who is the only board member with the category of executive director;

iii. six other independent Board Members (in compliance with recommendation 17 of the Good Governance Code of Listed Companies) and;

iv. six proprietary Board Members, four proposed by Fundación Bancaria Unicaja, one proposed by Fundación Bancaria Caja de Ahorros de Asturias and one proposed by *Global Portfolio Investments*, S. L.

The Directors are persons of recognized commercial and professional honor, possess adequate knowledge and experience to perform their duties, and are in a position to exercise good governance in the Bank, meeting the conditions provided for in the Board Regulations and other application legislation, in addition to those required by the law and the Articles of Association.

In this regard, on February 11, 2025, Unicaja obtained the highest rating (g++) of the **Good Corporate Governance Index Certificate (IBGC)** from AENOR, which covers best governance practices.

Its report highlights the soundness of the corporate governance model after verifying aspects including the composition and functioning of the board and its committees, the General Shareholders' Meeting, the remuneration policy, compliance, transparency, the appropriate distribution of functions and the prevention of conflicts of interest.

The composition of Unicaja's Board of Directors as of 31 December 2024 is as follows:

December 31, 2024				
Composition of the Board[1]	Position	Category	Shareholders	Date of first appointment
Mr. José Sevilla Álvarez [2]	Non-executive Chairman	Independent	-	04/05/2024
Mr. Isidro Rubiales Gil	CEO	Executive	-	09/29/2023
Mr. Miguel González Moreno	Vice-Chairman	Proprietary director	Fundación Bancaria Unicaja	03/30/2023
Ms. Rocío Fernández Funcia	Coordinating Director	Independent	-	07/10/2023
Ms. Natalia Sánchez Romero	Board Secretary	Proprietary director	Fundación Bancaria Unicaja	03/30/2023
Ms. María Luisa Arjonilla López	Board member	Independent	-	01/23/2020
Ms. Nuria Aliño Pérez	Board member	Independent	-	07/20/2023
Mr. Antonio Carrascosa Morales	Board member	Independent	-	07/10/2023
Mr. Rafael Domínguez de la Maza	Board Member	Proprietary director	Global Portfolio Investments, S.L.	03/31/2022
Mr. Víctor Covián Regales [3]	Board member	Proprietary director	Fundación Bancaria Caja de Ahorros de Asturias	04/05/2024
Ms. Inés Guzmán Arruez	Board member	Independent	-	07/20/2023
Ms. Juan Antonio Izaguirre Ventosa	Board member	Proprietary director	Fundación Bancaria Unicaja	03/30/2023
Ms. Carolina Martínez Caro	Board member	Independent	-	03/31/2022
Mr. José Ramón Sánchez Serrano	Board Member	Proprietary director	Fundación Bancaria Unicaja	03/30/2023
Mr. Vicente Orti Gisbert	Non-director vice-secretary			

(1) The Board of Directors is currently composed of 14 members and has one vacancy.

(2) On April 5, 2024, Mr. José Sevilla Álvarez was appointed non-executive Chairman.

(3) On April 5, 2024, Mr. Víctor Covián was appointed proprietary Board Member.

The Bank does include representation of employees and other workers in its administrative, management, and supervisory bodies.

There are several requirements for Board members to be appointed as such. These include professional experience in relevant areas such as administration, finance, accounting, and legal aspects. In addition, academic training and specific training in financial and management issues are considered. Ethical integrity and the absence of disciplinary, fiscal, or criminal records are also crucial factors. Finally, the ability to make strategic decisions and the ability to work as part of a team are valued, ensuring that the candidate can contribute effectively to the good governance and supervision of the Bank.

In addition, these requirements are regulated under Law 10/2014 and other financial sector regulations, ensuring that entities have prudent and sound management. The professional profile and a summary of the Curriculum Vitae of the Board Members can be consulted on the corporate website[3].

In this regard, the Unicaja Group has a Training Plan for Directors and an Initial Training Program for Directors, as described in the "Training Policy of the Board of Directors of Unicaja, S.A.", approved in February 2024.

The initial training and integration program is intended to help new Board Members understand the following, among other things: (i) the applicable regulatory framework, both in the financial sphere and that of sustainability, (ii) the structure, business model, strategy, and risk profile of the Unicaja Group, and (iii) the values and corporate culture of the Unicaja Group.

As far as continuing education is concerned, Unicaja's Board Members must maintain and expand the knowledge and skills necessary to fulfill their responsibilities, in accordance with the Company's continuing education program.

On an annual basis, the specific training needs of the members of the Board of Directors are assessed and a specific Annual Training Plan for the Board of Directors and another reinforced plan for the members of the Audit, Regulatory Compliance, and Risk Committees are provided, as well as for the members of the other Board Committees for which the need is detected.

- The following sessions related to sustainability are included in the specific Annual Training Plan for the Board of Directors:
    - Prospects for banking.
    - Main regulatory developments.
- The following sessions related to sustainability are included in the Annual Reinforced Training Plan for the Audit Committee:
    - Main regulatory developments.
    - ESRS (European sustainability standards under the new CSRD).
- The following sessions related to sustainability are included in the Annual Reinforced Training Plan for the Sustainability Committee:
    - Taxonomy
    - Impact and management of ESG risks

In this regard, in December 2024, a specific training session was held for both the members of this Committee and the rest of the members of the Board of Directors, on the future implementation of the CSRD Directive and the application of the ESRS, with emphasis on the analysis of double materiality and the subsequent management of impacts, risks, and opportunities of materiality identified.

As regards the diversity of the Board of Directors, Art. 16.5 of Unicaja's Bylaws establish the duty that the Board of Directors must ensure that the procedures for the selection of its members guarantee diversity with respect to matters such as age, gender, disability, and 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 at a number that allows for a balanced presence of men and women.

[3] In this regard, see: https://www.unicajabanco.com/es/gobierno-corporativo-y-politica-de-remuneraciones/gobierno-corporativo-y-politica-de-remuneraciones/consejo-de-administracion-y-comisiones-de-apoyo

The diversity policy, approved by the Board of Directors, consolidates and implements the diversity-related provisions of the Bylaws, the board regulations, and other policies in force at the Bank in a single text. This Policy establishes a procedure to ensure effective diversity within the Board of Directors of the Bank, in accordance with external and internal regulations, good governance recommendations, and recognized international standards.

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 the Diversity Policy and their integration into the selection procedure for board members, Unicaja is pursuing an adequate level of diversity among the members of the Board of Directors in order to do the following, among other matters:

- Include a number of persons of the underrepresented sex on the Board of Directors 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 selection processes for members of the Board of Directors carried out in fiscal year 2024, the Nominating Committee took great care to ensure that the structure of the Board complies with Recommendation 15 of the Good Governance Code, maintaining 40% of the sex less represented on the Board of Directors, a percentage that has already been reached in fiscal year 2022.

The appointment committee reports on the implementation of the diversity policy in its annual activity report and again in the Annual Corporate Governance Report.

Compliance with the diversity objectives established from time to time is verified as part of the annual review of the composition of the Board of Directors. If 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.

As at December 31, 2024, diversity by age group is as follows:

Diversity and distribution of Board members by age group	Between 30 and 50	%	Over 50	%
Women	0	0	6	42.86
Men	1	7.14	7	50

Therefore, as at 31 December 2024, the Board of Directors of Unicaja is composed of 43% women and 57% men.

In addition, 50% of the directors are independent.

Role of the Board of Directors

The Board of Directors is responsible for approving and periodically reviewing the strategies and policies for the assumption, management, supervision and reduction of the risks to which the Company is or may be exposed, including financial, operational, technological, legal, social, environmental, political, and reputational risks. Sufficient time is devoted to the consideration of risk-related issues, actively participating in the management of all material risks and ensuring adequate resources are allocated to their management.

The Board is responsible for approving the Sustainability Policy, which includes the strategy and policies on responsible business and sustainability, especially in environmental and social aspects. The Sustainability Committee oversees that Unicaja's sustainability practices are in line with the set strategy and policies, and periodically evaluates these policies to promote the inclusion of corporate culture and fulfill the mission of promoting social interest.

The Board of Directors annually evaluates its own performance and that of its committees and members, adopting action plans to correct any deficiencies detected. In this regard, the Nominating Committee leads this evaluation, ensuring that the Board's decisions are not dominated by one individual or a small group of individuals.

These responsibilities reflect the commitment of Unicaja's Board of Directors to the proper management of impacts, risks, and opportunities, in line with CSRD and ESRS regulations, as well as with best corporate governance practices.

In relation to the goals and their monitoring, Unicaja's Board relies on the following mechanisms:

1 Approval of strategies and policies	The Board of Directors is responsible for approving the Company's strategy and the organization necessary for its implementation. This includes approval of the strategic or business plan, management objectives and the annual budget.
2. Supervision and control of compliance with objectives	The Board supervises and monitors management's compliance with the objectives, ensuring that the Company's business purpose and interests are respected.
3. Annual performance evaluation	The Board conducts an annual evaluation of its own performance and that of its committees and members, adopting action plans to correct any deficiencies detected. This evaluation includes the quality and efficiency of the functioning of the Board, the performance of the Chairman and the Chief Executive Officer, and the adequacy of the time devoted to dealing with the various issues in terms of their importance.
4. Specialized Committees	▶ Regulatory Audit and Compliance Committee: Supervises and evaluates the preparation process and the integrity of the financial and non-financial information, as well as the control and risk management systems. ▶ Risk Committee: Actively participates in the development of the Company's risk strategy and risk management policy, ensuring the proper identification, management, and quantification of all significant risks. ▶ Sustainability Committee: Oversees that the Company's practices related to sustainability are in line with the strategy and the policies established, and periodically assesses these policies.
5. Reports and communication	The Board of Directors approves the financial and non-financial information that the Company must make public, supervising the information disclosure process and communications relating to the Company.
6. Board meetings and sessions	The Board meets periodically to review and discuss progress towards the established objectives. Sessions include the presentation of reports and discussion of relevant strategic and operational issues

Committees to support the Board of Directors

The committees supporting the Board of Directors play a crucial role in the supervision and management of various strategic areas. These committees are created to provide more in-depth and specialized analysis on specific topics, enabling the Board of Directors to make more informed and effective decisions.

Following the Shareholders' Annual General Meeting, in its session celebrated on the same day, April 5, 2024, the Board of Directors agreed upon a new composition of the Committees, valid as at December 31, 2024, and which is reproduced below:

Audit and Regulatory Compliance Committee

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

Its main function is to supervise the effectiveness of the company's internal control, internal audit, and risk management systems. It is also responsible for relations with the external auditors, ensuring their independence, and for reporting to the General Shareholders' Meeting on the results of the audits and the integrity of the financial information. It also supervises the preparation and presentation of regulated financial information and makes recommendations to the Board of Directors to improve these processes.

Risk Committee

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

Its main function is to advise the Board of Directors on the Bank's overall risk appetite and strategy, as well as to supervise its implementation. It also examines whether the pricing of assets and liabilities offered to clients adequately reflects risks and assists in establishing remuneration policies that consider risk, capital, and liquidity.

Appointment committee

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

Responsible for evaluating the skills, knowledge, and experience required on the Board. It defines the functions and skills needed in candidates to fill vacancies. It establishes a representation target for the gender that is least represented on the Board and prepares guidelines to achieve said target.

Remuneration Committee

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

Its mission: to ensure that the company's remuneration policy is observed. It proposes the remuneration policy for board members, executives, and employees who assume risks or exercise control duties. It prepares the specific report to accompany the proposed remuneration policy for the Board of Directors.

Digital Transformation, Innovation, and Technology Committee

Chairwoman	Ms. Inés Guzmán Arruez
Board member	Ms. Carolina Martínez Caro
Secretary	Ms. Nuria Aliño Pérez

This committee assists the Board of Directors in technological decisions, oversees the optimization of technological support and data security, monitors the digital transformation process and innovation, and advises on technological risks and cybersecurity. Its mission is to guarantee proper technological operation, promote innovation, and ensure the efficient management of information and telecommunications.

Sustainability committee

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

This committee oversees that sustainability practices are in line with the Company's strategy, updates and informs regarding sustainability policies, supports the review of sustainability reports and their regulatory compliance, and monitors sustainability risk. It also advises the Board of Directors and proposes initiatives in relation to sustainability, covering environmental, social, and governance aspects.

At the same time, on January 30, 2025, the Bank's Board of Directors agreed to make certain changes in the configuration of its support committees: setting the number of members of the Risk Committee and the Digital Transformation, Innovation, and Technology Committee to four, and introducing the following amendments:

- Audit and Regulatory Compliance Committee: Mr. Antonio Carrascosa Morales replaced Ms. Carolina Martínez Caro.
- Risk Committee: entry of Ms. Carolina Martínez Caro and Ms. Rocío Fernández Funcia, and departure of Ms. Nuria Aliño Pérez.
- Appointments Committee: entry of Ms. Nuria Aliño Pérez to replace Ms. Rocío Fernández Funcia.
- Remuneration Committee: entry of Ms. Inés Guzmán Arrue to replace Mr. Antonio Carrascosa Morales.
- Digital Transformation, Innovation, and Technology Committee: entry of Ms. María Luisa Arjonilla López and Ms. Natalia Sánchez Romero, and departure of Ms. Carolina Martínez Caro.
- Sustainability Commission: entry of Ms. Carolina Martínez Caro and Mr. Víctor Covián Regales, to replace Ms. Inés Guzmán Arrue and Ms. Natalia Sánchez Romero.

Management team

Also included below is the composition of Senior Management as of December 31, 2024:

Executive directors, general managers, and similar	
Executive Director	
1. CEO	Mr. Isidro Rubiales Gil
Other members of the steering committee	
2. G.M. Finance (CFO)	Mr. Pablo González Martín
3. G.M. Retail Business	Mr. Luis Colorado Ruiz
4. G. M. Corporate Business	Mr. Jesús Ruano Mochales
5. G.M. Transformation	Mr. Severino J. Méndez Suárez
6. G.M. Non Core and Real Estate	Ms. Rosario Aracena Jimenez
7. G.M. Credit Risk and ESG	Mr. Francisco J. Pérez Gavilán
8. G.M. People, Organization, and Legal	Mr. Juan S. Medina Serramitjana
9. D. G. Technology and Operations	Mr. José María de la Vega Carnicero
10. G.M. Planning and Data	Mr. Agustín Lomba Sorrondegui
11. G.M. General Secretariat of Governing Bodies	Mr. Vicente Orti Gisbert
12. G.M. Risk Control and Supervisor Relations (CRO)	Mr. Cédric Blanchetière
13. G.M. Internal Audit	Mr. Jesús Navarro Martín
14. M. CEO's Office and Strategy Department	Mr. Manuel Guerrero Werner
Assimilated	
15. M. Communication and Image	Mr. Fernando Jesús Ríos Cañadas

G.M.: General manager
M.: Manager

Information provided to, and sustainability issues addressed by, the company's administrative, management, and supervisory bodies (ESRS S2 GOV-2).

Unicaja's governing bodies have established and promoted a strategy that places sustainability as one of its fundamental pillars, integrating it into both the Bank's Strategic Plan for the 2022-2024 period and the new plan for the 2025-2027 period.

From this perspective, the Board of Directors has identified the incorporation of sustainability in the Bank's business and operations as an essential pillar of its strategic focus, addressing the related risks and recognizing them as a valuable business opportunity to sustain its growth strategy while addressing its social and environmental commitment for the benefit of its various stakeholders.

In addition, specific targets have been established to enable the effective implementation, supervision and continuous monitoring of the progress made. This strategic approach empowers the governing bodies to outline the fundamental guidelines for action and oversee their execution by the operational areas in all areas of the Bank's activity.

The Board of Directors assumes responsibility for approving corporate policies related to the management of sustainability factors and their eventual updates, ensuring their observance and supervising the Bank's management in all dimensions of sustainability. The Board of Directors is also responsible for defining the Bank's risk management strategy. In the exercise of its functions, the Board establishes risk control and management policies, articulated through the Risk Appetite Framework and the set of policies aimed at managing the different types of risk (both financial and non-financial) to which the Bank may be exposed. These policies outline the fundamental guidelines for consistent and uniform risk management and control throughout the organization, in alignment with the Risk Appetite Framework.

As part of its role in the risk strategy, the Board of Directors also constantly monitors, supervises and controls the risks faced by the Bank and its main business areas. This ensures that risk management remains aligned with the established Risk Appetite Framework.

The Board of Directors is also responsible for supervising the information and internal control systems, ensuring their effectiveness and their capacity to identify, measure and manage the relevant risks. This integrated approach ensures that sustainability is managed in a cross-cutting manner along with the management of other risks.

To carry out this important task, the Board of Directors relies on the work of its committees, focused on areas of their respective competencies. It is therefore relevant to underline the proactive role of the Sustainability Committee. The Committee plays a key role in overseeing and guiding the Bank's sustainability initiatives, ensuring that sustainable practices are effectively integrated into the overall strategy and day-to-day operations. This collaborative approach enables the Board of Directors to implement coherent and effective sustainability management, aligned with the Bank's strategic targets and commitments.

The main functions of the Sustainability Committee are as follows:

i. overseeing the Company's sustainability-related practices in relation to the strategy,

ii. informing on 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.

iii. Overseeing that the Company's practices related to sustainability are in line with the strategy, the policies established, and the commitments acquired.

    i. Reporting on the Sustainability Policies to be submitted to the Board of Directors for approval.

    ii. Reporting regularly on the Company's Sustainability Policies in order to promote the inclusion of the corporate culture and fulfill the mission of promoting the company's interests, taking the different stakeholders into account.

    iii. Supporting the Regulatory Audit and Compliance Committee in its task to ensure the integrity of the content of sustainability reports, as well as compliance with applicable regulations and international reference standards. Evaluating the content of the non-financial information contained in the annual management report prior to its review and report by the Audit and Regulatory Compliance Committee, for its subsequent formulation by the Board of Directors.

    iv. Monitoring the processes of identification, evaluation, control and management of risks in the area of sustainability.

    v. Evaluating the periodic sustainability reports submitted by the relevant areas of the Company. Said reports on climate risk include physical and transition risks, in line with the developments in terms of metrics and information detailed in this Statement.

    vi. Being aware of the texts, reports, or communications from supervisory bodies related to sustainability and issuing the corresponding reports and/or proposals, as the case may be.

vii. Advising the Board of Directors in decision-making on sustainability matters, in addition to providing whatever assistance may be required by the Audit and Regulatory Compliance Committee, the Risk Committee, and the Remuneration Committee within the framework of its respective competencies and acting in coordination with these Committees.

On an annual basis, the Committee draws up an action plan for the fiscal year, which it will make available to the Board of Directors. Also on an annual basis, the Committee submits a report on its performance to the Board of Directors. The Sustainability Committee meets at least quarterly, although during the year 2024, it was meeting on a monthly basis, with a continuous focus on the evolution of the identification (through the double materiality analysis) and management of impacts, risks and opportunities, policies to be implemented and actions, and parameters to be considered, in order to advise the Board of Directors on this matter as the most senior management body.

The impacts, risks, and opportunities addressed by the management bodies and categorized as material are detailed in section *1.4.2 Materiality assessment process*.

It is also important to highlight the role of the Risk Committee, which assists the Board of Directors in the incorporation of sustainability criteria within the Group's risk analysis, planning, and management framework, in addition to supervising the implementation of such strategies.

At the same time, the Audit and Compliance Committee also plays a crucial role in the supervision of the Bank's non-financial risks, as well as in the supervision of the financial, non-financial, and diversity information reporting process, following current regulations and international reference standards.

Likewise, the Remuneration Committee contributes significantly to promoting the integration of sustainability indicators into the Bank's variable remuneration scheme. This integration reflects the Bank's commitment to promoting sustainable practices through its governance structure, ensuring that sustainability is considered transversally in all corporate activities and decisions.

With regards to the internal governance of the Group, in the fourth quarter of 2023, an organizational change took place in the Bank which, in relation to sustainability, served to make a series of reinforcement adjustments for its promotion and management in terms of both Unicaja's committees and the various departments, based on the following premises:

- Firstly, the need to have a coordination and promotion area (the CEO's Office and Strategy Department/ESG Strategy Department).

  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 regulatory and supervisory bodies and market trends.

- Secondly, the proposal to explicitly assign ESG functions to a significant part of the Bank's management, for the purpose of gradually integrating these into the ordinary activity of each of them, is particularly relevant:

  i. In view of the Bank's business model, the credit risk admission and monitoring processes, the Credit Risk and ESG General Management / ESG Management.

     Therefore, the ESG Management Department 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.

     Likewise, it is also responsible for ensuring the integration of ESG risks into the management of the business, by identifying, measuring, managing, and monitoring them.

ii. The role of the Retail Business and Business Banking Departments includes the identification, evaluation, and monitoring of sustainability-related risks relevant to a customer's creditworthiness and credit rating as the first line of defense. It is also responsible for defining and promoting the distribution of ESG products in coordination with the ESG Strategy Department and for implementing the appropriate due diligence procedures.

iii. The Chief Financial Officer (CFO), through the Corporate Accounting and Reporting Department, is responsible for the following functions:

- The process of final disclosure of sustainability-related information.
- Coordination with other departments involved in the generation of information related to sustainability.
- Coordination of the double materiality analysis process derived from the entry into force of the ESRS (from both a financial and impact perspective), which determines the material impacts, risks, and opportunities (IROs) that should be disclosed in the Sustainability Report. This information is reported to both the Steering Committee and the Sustainability Committee, with 2024 being the first year of application from both the material and impact perspectives, and its review frequency being at least annual.
- In addition, they collaborate with ESG Rating Management to manage relations with investors and other stakeholders in relation to ESG initiatives.

iv. The functions of the Financial Risk Control Department and the Non-Financial Risk Control Department, which report to the Risk Control and Supervisory Relations Department (CRO), include risk control as a second line of defense, including ESG aspects.

v. The functions of the Internal Audit Department include risk control as the third line of defense, including ESG aspects.

The direct management of sustainability-related aspects is attributed mainly to the Steering Committee and the Transformation 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. Specifically, the Steering Committee:

- Proposes corporate strategies and policies to the Governing Bodies in relation to sustainability, in addition to supervising and approving the information to be disclosed to the market in relation to this area, initially proposed by the Finance Department.
- Oversees and supervises the degree of compliance with basic principles contemplated in corporate sustainability policies.

As previously mentioned in *The role of administrative, management, and supervisory bodies (ESRS 2 GOV-1),* during fiscal year 2024, the Sustainability Committee was meeting on a monthly basis, with a continuous focus on the evolution of the identification (through the double materiality analysis) and management of impacts, risks, and opportunities, policies to be implemented, and actions and parameters to be considered, in order to advise the Board of Directors on this matter as the most senior management body.

1.2.2. Integration of sustainability factors into the incentive system (ESRS 2 GOV-3).

Unicaja's Remuneration Policy establishes a regulatory framework for the remuneration of the members of the Board of Directors in line with the business strategy, the economic situation, and best market practices. This policy seeks to create long-term value, aligning the interests of shareholders and employees with the values of the Unicaja Group.

For executive board members, the remuneration includes fixed and variable components. The variable part is linked to the performance of the director and the company, and may have an annual and/or multi-year horizon. Thus, Unicaja's Board Member Remuneration Policy (for the 2024-2026 period), establishes the link between the variable remuneration and the achievement of goals linked to sustainability, foreseeing the inclusion of specific metrics aimed at effectively contributing to the achievement of the challenges and commitments taken on by the Bank in terms of ESG. The aim is for variable remuneration to contribute to making Unicaja's business strategy sustainable and socially responsible. 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.

The Remuneration Policy approval process includes measures to avoid conflicts of interest, with the Remuneration Committee playing a key role in the development and oversight of the policy. Unicaja's remuneration policy is designed to promote appropriate and efficient risk management, without encouraging excessive risk-taking, and is aligned with the group's sustainability and environmental responsibility objectives.

In addition, the Bank has established a general incentive system for all employees that provides variable remuneration for employees who meet previously established objectives. Thus, corporate objectives common to all employees, departmental objectives, and finally individual objectives are established. The weight that each group of objectives has for each employee varies depending on the employee's position.

In the case of the Steering Committee, corporate objectives have a relative weight of 50% of the total objectives, while for the rest of the Bank's own personnel they are established within a range of 15% to 35% depending on their category and job position.

Within the corporate objectives, the following ESG objectives are established:

- Sustainable financing
- Portfolio decarbonization
- Net Promoter Score (hereinafter, NPS) of customers.

Therefore, these ESG parameters are those that the Bank has established as performance benchmarks to evaluate the degree of compliance within the incentive system it has established. The aim is for variable remuneration to contribute to making the Bank's business strategy sustainable and socially responsible.

1.2.3. Due Diligence Statement (ESRS 2 GOV-4).

Below is a list of the sections of this Sustainability Report where reference is made to the different phases of the due diligence process, which are then sufficiently expanded upon.

Essential elements of due diligence	Sections of the Sustainability Report
a) Integration of due diligence into the governance, strategy, and business model	**ESRS 2 (transversal)** 1.2. Governance **ESRS E1 - Climate change** 2.1.1. Governance 2.1.2. Strategy 2.1.3. Impact, risk, and opportunity management **ESRS S1 - Own personnel** 3.1.1. Strategy 3.1.2. Impact, risk, and opportunity management **ESRS S3 - Affected groups** 3.2.1. Strategy 3.2.2. Impact, risk, and opportunity management **ESRS S4 - Own personnel** 3.3.1. Strategy 3.3.2. Impact, risk, and opportunity management **ESRS G1 - Business conduct** 4.1.1. Strategy 4.1.2. Impact, risk, and opportunity management
b) Collaboration with affected stakeholders at all key stages of due diligence.	**ESRS 2 (transversal)** 1.3.2. Stakeholder interests and opinions
c) Identification and evaluation of adverse impacts	**ESRS E1 - Climate change** 2.1.3. Impact, risk, and opportunity management **ESRS S1 - Own personnel** 3.1.2. Impact, risk, and opportunity management **ESRS S3 - Affected groups** 3.2.2. Impact, risk, and opportunity management **ESRS S4 - Own personnel** 3.3.2. Impact, risk, and opportunity management **ESRS G1 - Business conduct** 4.1.2. Impact, risk, and opportunity management
(d) Adoption of measures to deal with such adverse impacts	**ESRS E1 - Climate change** 2.1.4. Policies and actions **ESRS S1 - Own personnel** 3.1.3. Policies and actions **ESRS S3 - Affected groups** 3.2.3. Policies and actions **ESRS S4 - Own personnel** 3.3.3. Policies and actions **ESRS G1 - Business conduct** 4.1.3. Policies and actions
e) Monitoring of the effectiveness of these efforts and communication	**ESRS E1 - Climate change** 2.1.4. Policies and actions **ESRS S1 - Own personnel** 3.1.3. Policies and actions **ESRS S3 - Affected groups** 3.2.3. Policies and actions **ESRS S4 - Own personnel** 3.3.3. Policies and actions **ESRS G1 - Business conduct** 4.1.3. Policies and actions

It should be noted that Unicaja has monitored issues related to the application of due diligence criteria associated with corporate social responsibility for its application to the value chain. In fiscal year 2024, Directive (EU) 2024/1760 of the European Parliament and of the Council of June 13 on Corporate Sustainability Due Diligence (CSDDD) and amending Directive (EU) 2019/1937 and Regulation (EU) 2023/2859 was finally approved and requires national regulatory transposition, still pending at the end of fiscal year 2024.

This Directive will require entities to integrate the due diligence process into their risk management systems, on the one hand, and adopt a Transition Plan to mitigate climate change, thus expanding upon the provisions of Directive (EU) 2022/2464. This CSDDD Directive establishes a phased entry into force, with implementation in Unicaja estimated for 2027, within the first group subject to its applicability. In the absence of its effective transposition into Spanish law, Unicaja is assessing its impact.

1.2.4. Risk management and internal controls (ESRS 2 GOV-5).

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

1. A system of governance and organization of the risk function, based on the active participation and supervision of the Board of Directors and senior management, which approves the Company's general business strategies and policies and sets the general guidelines for risk management and control.

2. A Risk Appetite Framework (RAF) is established within the Group as a key instrument in the implementation of the risk policy.

3. 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 robust, consistent risk culture.

4. 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.

5. A supervisory model based on the three lines of defense model, something which is in line with the expectations of regulatory and supervisory authorities.

In the Unicaja Group, the policies, methods, and procedures related to risk management and control are approved and periodically reviewed by the Bank's Board of Directors, with the support of the Risk Committee. The Audit and Compliance Committee also supervises the effective operation of the risk control and management system as a whole.

Based on the current regulatory framework, Unicaja's organizational structure includes the Risk Control and Supervisory Relations Department (CRO). 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 governance general framework

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 governing bodies and the roles assigned to them as regards risk management[4], notwithstanding the other functions envisaged in the Law and in the Bank's Bylaws and regulations and manuals, where applicable.

[4] Further details in this regard can be found in the "Risk Control Information" section of the Bank's corporate website.

Board of Directors

The Board of Directors is responsible for approving and overseeing the risk control and management policy, including fiscal risks. In connection with the exercise of its responsibility for risk management, the Board of Directors shall:

- Devote sufficient time to consideration of risk-related issues In particular, it shall actively participate in the management of all material risks covered by the solvency regulations, ensure that adequate resources are allocated to risk management and be involved in the valuation of assets, the use of external credit ratings and internal models relating to these risks
- Approve and periodically review the strategies and policies for the assumption, management, supervision and reduction of the risks to which the Company is or may be exposed, including those presented by the macroeconomic situation in which it operates in relation to the phase of the economic cycle.

In particular, within the RAF:

- 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 Entity 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 exceeding limits.

Risk Committee

The following are among its main functions:

- Advising the Board of Directors regarding the Bank's risk appetite, current and future, and its strategy in this area, and to support the Board in monitoring the implementation of said strategy. To advise and support the Board of Directors in relation to the Company's global risk appetite, current and future, and the monitoring of its strategy in this area and assist the Board in monitoring the implementation of said strategy, taking all types of risk into account to ensure that they are in line with the Company's business strategy, objectives, corporate culture, and values.
- Actively participating in the development of the Company's risk strategy and risk management policy, as well as in major risk management decisions and seek to ensure that the risk management policy identifies or determines at least the following:
    - The different types of financial and non-financial risk (including, among others: operational, technological, legal, social, environmental, political, and reputational, as well as risks related to corruption) that the Company faces, including financial or economic risks, contingent liabilities and other off-balance sheet risks.
    - A risk control and management model that the Company considers acceptable.
    - 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.

- 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.
- Monitoring consistency between all major financial products and services offered to customers and the Company's business model and risk strategy.
- Analyzing a range of possible scenarios, including stress scenarios, to assess how the Company's risk profile would react to external and internal events.
- Recommending to the Board any adjustments to the risk strategy deemed necessary as a result of, among others, changes in the Company's business model, market developments or recommendations made by the risk management function.

In particular, within the RAF:

- Proposing to the Board of Directors the approval of the RAF and its subsequent modifications.
- Informing the Board of Directors, at least quarterly or at any time at it requests it, on the monitoring of the RAF.
- Requesting, when it deems it convenient, information about the RAF from the various units.
- Proposing the appropriate remedial measures according to the protocol established in the event of a limit violation.
- Proposing to the Board of Directors, where appropriate, the maintenance of situations that involve the exceedance of a limit.

The Regulatory Audit and Compliance Committee

The Regulatory Audit and Compliance Committee is responsible for performing duties in relation to:

- The information and internal control systems, supervising, among others, the preparation and presentation process and the integrity of the financial and sustainability information related to the Bank and its Group, and the effectiveness of the internal control system for financial (SCIIF) and non-financial information (SCIINF) information, which has given rise to the sustainability information control system (SCIIS) following the Bank's adoption of the European Sustainability Reporting Standards (ESRS).

Also included is the evaluation of the effectiveness of the company's financial and non-financial risk control and management systems - including operational, technological, legal, social, climate and environmental, political, and reputational risks, in coordination with the Risk Committee, the Sustainability Committee and the Digital Transformation, Innovation, and Technology Committee.

- Internal auditor
- The accounts auditor together with the auditor of sustainability information.
- Compliance with corporate governance rules, including oversight of the approval process for related-party transactions.
- Regulatory compliance
- Structural and corporate modification operations the Bank plans to carry out.

- Information on the fiscal consequences of operations or matters that are to be submitted for the approval of the Board of Directors, where these constitute a relevant aspect or one of the cases provided for in the Articles of Association.

Digital Transformation, Innovation, and Technology Committee

Among the functions conferred upon this Committee is the monitoring of technological risk and cybersecurity in general.

It also includes support for the Risk Committee in the exercise of its advisory functions, when deemed appropriate, in the performance of the duties attributed to this Committee in relation to the supervision of technological risks and aspects related to cybersecurity.

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. This Committee therefore has an essential role in advising the Board of Directors on all matters related to sustainability, which is why its members are required to have specialized knowledge in sustainability matters.

During fiscal year 2024, this Sustainability Committee met on a monthly basis, with a continuous focus on the evolution of the identification (through the double materiality analysis) and management of impacts, risks, and opportunities, policies to be implemented, and actions and parameters to be considered, in order to advise the Board of Directors on this matter as the most senior management body.

Steering Committee

Among its functions, the following related to the RAF stand out:

- Validating and, where appropriate, submitting proposals to the Governing Bodies for documents relating to the Bank's strategic planning, among which is the RAF.
- Conveying the framework's main criteria, whether they be the initial criteria or their subsequent adaptations, to the rest of the Bank, through the units that are in charge of each area, with the aim of having a robust "risk culture" at Unicaja.
- Evaluating the implications of the RAF, in their respective areas of competence, in coordination with the Entity's internal Committees, which will in turn inform the competent units of them if necessary.

Assets and Liabilities Committee (ALCO)

Its functions in the field of risk and RAF include identifying and analyzing the material financial and non-financial risks to which the Bank is subject in the performing of its activity, ensuring their adequate coverage, as well as participating in the definition and monitoring of the RAF for the risks within its competency, analyzing the impact of the Bank's strategy and unique operations on the Bank's risk profile.

Risk appetite framework

The Group's risk management and control is arranged through the RAF, among others, which is approved by the Bank's Board of Directors.

The Unicaja Group uses this framework as an instrument to implement its risk policy and as a key management and control tool that allows it to: (i) Formalize its risk appetite statement; (ii) specify its risk objectives in line with its corporate strategy, whereby it acts as a reference for guiding the activities that are carried out; (iii) formalize the risk supervision and monitoring mechanism so as to ensure compliance with its risk appetite; (iv) integrate all risk control and management processes into a common framework; and (v) 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 comprehensive framework that determines the risks that the Bank is willing to assume.

Therefore, the main aim of Unicaja'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 appetite is understood as the risk level or profile that Unicaja is willing to assume and maintain, both in terms of its type and its quantity, and its tolerance level, and must be oriented towards achieving the objectives of its 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 Unicaja Group, are transversal 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 considers the materiality of risks as a key analysis for the inclusion or not of certain types of risk in the RAF, for which it has a process for the identification of material risks (IRM), which establishes methodologies for the quantification of all risks to which the Bank is exposed, including ESG risks. Likewise, it defines a criterion for selecting the risks that are material and therefore, indicates the need for their inclusion in the RAF, in addition to the fact that they must be managed and controlled more proactively.

This management and control involves, among other aspects, the allocation of capital within an Internal Capital Adequacy Assessment Process (ICAAP) or, in the case of 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 performed on an ad hoc basis for each risk identified, ranging from specific calculations based on stressed losses, to analysis of the transmission channels and significance of exposure in the case of ESG risks. It is also performed repeatedly, allowing the Bank to identify emerging risks at all times.

In this regard, to the extent that risk assessments may yield different results in each period, modifying the materiality of the risks, these circumstances would be taken into account when updating the RAF.

Based on this process, the materiality of the risks is the starting point for the RAF. At least the appetite and tolerance are established for each material risk 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 RAF through the existing metrics for each type of risk. The monitoring of these metrics is reported to the Bank's Senior Management and Governing Bodies.

The Bank has integrated its RAF into its strategy, the ICAAP and ILAAP processes, its corporate risk policies, and its Recovery Plan, among others. The Entity 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.

Risk Control Model

The risk management model adopted by the Bank contemplates both financial and non-financial risks, among which the following should be mentioned:

- **Credit risk, concentration, and management of non-performing loans**

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

Unicaja has a Customer Credit Risk Policies document, 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.

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.

For the adequate management of market risk, the Bank has tools for measuring, calculating, and controlling said risk and the limits authorized by the Board of Directors. The most important of these are Value at Risk (VaR) and the operating limits for credit/counterparty risk that affect the Group's operations in capital markets, serving as a means of diversification in order to avoid excessively concentrated exposure to market risk.

Interest rate risk and credit spread risk of activities outside the trading book (IRRBB and CSRBB)

Interest rate risk (IRRBB) is defined as the current or future risk to both the earnings and economic value of the Bank arising from adverse interest rate fluctuations affecting interest rate sensitive instruments. The credit spread risk (CSRBB) is the risk arising from changes in the market price of credit risk, liquidity risk and potentially other characteristics of credit risk instruments, which is not captured in another existing prudential framework, such as IRRBB, nor in the expected credit risk or immediate default risk.

Liquidity Risk

Unicaja identifies the following meanings as integral to the concept of liquidity risk:

- Cost of undoing a position in a real or financial asset. This relates to the difficulties that may arise to undo or close a position in the market, at a specific time, without causing 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).

Property Risk

This is the risk associated with the loss of value of real estate assets held on the Entity'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.

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.

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 main stakeholders have of its corporate reputation.

- **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. It includes change management risk, in other words the risk derived from projects that do not meet their objectives, change their scope or undergo a transformation process in their operation.

- **Criminal risk**

  This is defined as the risk derived from possible crimes committed in the name and on behalf of the Bank, and for its direct or indirect benefit, by its legal representatives, as well as those committed in the exercise of corporate activities by those who, acting under the aforementioned legal representatives, may have carried out the acts due to a serious breach of the duties of supervision, vigilance, and control of their activity.

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

  Climate-related and environmental risks 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. 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.

  Social and governance risk management is governed through compliance with internal policies, code of conduct, and established internal protocols.

  - Social risk: the risk of loss due to any negative financial impact suffered by the Bank arising from the current or future effects of social factors on the Bank's invested assets or counterparties.
  - Governance risk: the risk of loss due to any negative financial impact on the Bank arising from the current or future effects of governance factors on the Bank's invested assets or counterparties.

Further details on the typology and management of the risks listed above are provided in section *7.3 Risk management and control model* of the consolidated Management Report.

Internal control processes of the sustainability information disclosure process

During fiscal year 2024, and in order to comply with the provisions of the CSRD Directive (CSRD Directive) and the ESRS already approved by EFRAG under which the Bank proceeds to disclose the Sustainability Report for fiscal year 2024, the Bank has proceeded to update the Non-Financial Information Internal Control System (SCIINF) that was in force until now, converting this and updating it to become the Sustainability Control Internal Information System (SCIIS), thus complying with the requirements established in the aforementioned Directive on the control systems to be implemented in virtue of the new information requirements on sustainability.

The formalization of the SCIIS is derived from the update of Technical Guide 1/2024 of the Spanish National Securities Market Commission (CNMV) on audit committees of public interest entities (July 2024), which gives much more relevance to the internal control system for non-financial information, and specifically for sustainability information.

The evolution from SCIINF to SCIIS therefore includes the scope defined in the Corporate Sustainability Reporting Directive (CSRD), as opposed to the Non-Financial Reporting Directive (NFRD) in force until now, in line with the framework used by the Bank to prepare sustainability information, determined by the European Sustainability Reporting Standards (ESRS).

Formally, the SCIIS is the set of controls that the Bank has in place to ensure that sustainability information is free of material misstatements. This is a system that refers to the entire Organization (employees, managers, and governing bodies), and includes the controls of the first, second, and third lines of defense against risk in the area of sustainability information disclosure.

In this sense, although sustainability information is prepared, in a broad sense, by a large number of departments, the departments that are considered to be most closely linked to sustainability information and that would form the lines of defense against risk mentioned above are the following:

- First line of defense: In the first line of defense against risk in the area of sustainability, the work of the Corporate Accounting and Reporting Department, which belongs to the Finance Department, is particularly noteworthy, as this department is responsible for the disclosure of sustainability information, the establishment of reporting criteria, and the compilation of sustainability information for the entire Unicaja Group for its preparation and publication in accordance with the established sustainability information framework.

It should also be taken into consideration that there are other departments responsible for the preparation of certain content presented in the sustainability status. Among others, the ESG Strategy Department, belonging to the CEO's Office and Strategy Department, and the ESG Department, belonging to the Credit Risk and ESG General Management, stand out. In any case, the information prepared by the different departments reporting to the People, Organization, and Legal Department is also relevant.

- Second line of defense: Noteworthy in this second line of defense is the Risk Control and Supervisory Relations Department, the scope of action of which refers to all the Bank's risks, including environmental risks and those associated with climate change, and risks arising from social and corporate governance factors. Likewise, with regard to sustainability information, it is important to highlight the specific work of the Internal Control Department, which is part of the Risk Control and Supervisory Relations Department, insofar as it is responsible for monitoring and updating the SCIIS as the system used to control the disclosure of sustainability information. Also playing a relevant role in this second line of defense, in their respective areas of action, are the Regulatory Compliance Department and the Data Governance and Quality Department, also belonging to the Risk Control and Supervisory Relations Department.

- Third line of defense: The Internal Audit Department is responsible for exercising the third line of defense against risk in all areas, including sustainability. The reports issued by the internal audit function increasingly include aspects related to sustainability information and ESG (environmental, social and governance) risk management.

Regarding the scope of responsibilities, it should be noted that the responsibility for sustainability information lies with the Board of Directors to the extent that it formulates the main reports and documents that contain this information and which are published by the Bank and its group. In this regard, the Sustainability Statement, required by the CSRD and the ESRS, which is included as an appendix in the consolidated management report of the Unicaja Group and which is currently the report that contains the most complete and in-depth information on sustainability, is particularly noteworthy due to its importance. However, it is also worth noting the sustainability information that is incorporated into the Information of Prudential Relevance (PRI) as Basel Pillar III.

At the same time, Unicaja's Senior Management assumes responsibility for the design and implementation of the SCIIS, as well as for ensuring its quality, consistency, and continuous updating, through the Corporate Accounting and Reporting Department (as the first line of defense and as the department responsible for generating or compiling most of the information on sustainability published by the Bank) and the Internal Control Department (as the second line of defense and responsible for monitoring and updating the SCIIS).

In this regard, the specific functions assumed by Unicaja's Internal Control Department with respect to the SCIIS are as follows:

- Defining the methodology and process for updating the SCIIS.

- Assessment of the appropriateness of the design of the control procedures and activities established in the SCIIS in order to effectively mitigate the risks of misstatement in the information on sustainability.

- Where appropriate, coordination with the heads of the most significant subsidiaries for the purpose of the sustainability information aggregation and consolidation process and its impact on the SCIIS.
- Carrying out, together with the affected areas and the People, Organization, and Legal Department, specific training actions aimed at fostering the internal control culture in relation to sustainability among all Unicaja Group employees with control functions.
- Maintaining two-way communication with Unicaja's Internal Audit Department, as its third line of defense against risk.

As regards responsibility for supervision of the SCIIS, and as in the case of the SCIIF on financial information, Unicaja's Internal Audit Department is responsible for supervising the SCIIS, ensuring its effectiveness and verifying its correct design and operation. Its functions in this area are to verify that controls are in place to mitigate risks that could affect the reliability of non-financial information (or sustainability information) and verify that the controls are operating effectively throughout the fiscal year.

At the same time, the components that make up the Internal Control System on Sustainability Information (SCIIS) are as follows:

- Description of the sustainability reporting process, including identification of the control procedures and activities carried out in each area. This description is obtained through the understanding and analysis of the main manuals, policies, and procedures that the Bank has in this area, as well as through interviews with the heads of the departments that carry out the controls.
- Control matrix that groups all the control activities identified for a relevant process/area. It includes information on the section of the Statement of Sustainability in which the data can be found, the subject matter covered, the number and title of the control, the description of the control, whether it is a preventive or detective control, whether it is an automatic or manual control, which information system (if any) it is linked to, which department is responsible for its execution, how often it is carried out, what type of evidence is recorded of the execution of the control, the method selected to check the operating effectiveness of the control, and the conclusion on the operating effectiveness.
- Catalog of evidence of controls, for the corresponding process/area, obtained by the Internal Control Department, to verify the operating effectiveness of the SCIIS controls, which are collected annually.

To identify which topics are relevant in the field of sustainability information, and which should therefore be covered by the SCIIS, the results obtained in the double materiality exercise, described in section 1.4.2 Materiality assessment process of this Sustainability Report, which is also updated annually, are used.

1.3. Strategy (ESRS 2 SBM)

1.3.1. Strategy, business model, and value chain (ESRS 2 SBM-1)

The challenge of sustainability is assumed by Unicaja as an opportunity for development and improvement of its daily activity. The Bank is working on updating its range of products and services, and on reducing its own carbon footprint and that of its customers, promoting a culture of sustainability.

Unicaja has also followed sustainability-related lines of action in its social aspect since its incorporation in 2011, including the promotion of financial education, its joining of the United Nations Global Compact in 2013, its firm support for the 2030 Agenda and the Sustainable Development Goals since 2017, and its participation in the Social Housing Fund, among other initiatives.

This commitment continued during the fiscal year. In this regard, Unicaja opted to adhere to the United Nations Principles for Responsible Banking (PBR), a proposal of the Financial Initiative of the United Nations Environment Program. The Principles for Responsible Banking are a unique global framework to accelerate the transition to a sustainable financial industry, and are supported by financial institutions around the world.

With this membership, Unicaja is not only committed to aligning its strategy and practices with the Sustainable Development Goals (SDGs) of the United Nations and the Paris Agreement, but also to incorporate sustainability into all its business areas and decision-making in an integral and transversal manner, as well as to promote sustainable finance.

Sustainable business classification

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 2023.

The system developed in 2022 focused on Environmental Sustainability. In 2024, significant progress was made in the identification of social sustainable business, with internal classification of business activity with a social component and without neglecting environmental issues.

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.

Unicaja'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 the products being included in the catalog of sustainable products if said purpose is aimed at achieving or promoting environmental or social characteristics.

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 blocks of strategic environmental sustainable activity are identified: green buildings, renewable energy, energy efficiency, clean transport, natural resources, and transition economy, with another six blocks of sustainable activity with a social component: health, education, housing, infrastructure, support for SMEs and microenterprises, and other social purposes.

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.

The number of customers that must report sustainability indicators is likely to increase in successive years, particularly in application of the standards associated with the Corporate Sustainability Reporting Directive (Directive 2022/2464) as from fiscal year 2024. The model described above will therefore reflect this increased information as it is made public by the counterparties. However, in order to make up for our customers' lack of sustainable information as far as possible, we are developing internal systems for the classification of counterparties and marking of ESG transactions.

ESG product financing

Directly and with the participation of other Group companies in both design and marketing, Unicaja 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 June 18, 2020, on establishing a framework to facilitate sustainable investment, 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.

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 signed with different suppliers.

Environmentally sustainable mortgages

Discount-rate Oxígeno mortgages. This is a mortgage product marketed through the commercial network. The product offers financing for homes with high energy efficiency (type A and B energy rating), with a reduced rate compared to the standard mortgage product, with a minimum term of 10 years and a maximum of 30 years.

Sustainable mortgages with a social component

Agreements with autonomous communities on mortgages for young people. Social loans to support young people's access to housing, through the signing of agreements with the Autonomous Communities of Madrid, Castile and León, the Government of Extremadura, and the Government of Andalusia.. The autonomous community guarantees the amount of financing that exceeds 80% of the reference value (the lower value between the appraised value and the purchase price).

ICO First Home and Families Line. Mortgage financing to facilitate access to first homes for young people under 35 years of age and families with dependent children. The ICO guarantee will cover the non-payment of principal installments for the first 10 years. In addition to the social component of the financing, Unicaja incorporates an ESG bonus into the product based on the letter of the Energy Efficiency Certificate. As a result, some operations have a dual sustainable component: environmental and social.

Mortgage for young people. Mortgage financing aimed at 18-35 year olds with a lower interest rate compared to the standard mortgage for borrowers who meet the age requirement. With a minimum term of 10 years and a maximum of 30 years.

Sustainable mobility

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

Financing of sustainable vehicles (electric and hybrid) used for the activity of SMEs and the self-employed at a lower interest rate compared to other non-sustainable business purposes, including the installation of the vehicle's electric charging point, provided it is in conjunction with the financing of the vehicle. Motor vehicles with an emissions level of less than 50 g CO2 /km (*) stated in the vehicle's technical information and motor vehicles with less than four wheels with zero direct CO2 emissions will be considered sustainable.

Other loans with a social component:

Student loans. Loan with a personal guarantee aimed at young people from 18 years of age to finance studies under preferential conditions, with a minimum repayment term of 3 years and a maximum of 5 years and up to one year's grace period included in the term.

University of Granada tuition loan. Personal loan for students of the University of Granada at an interest rate of 0.00% for the payment of university tuition for the 2024/2025 academic year, term up to 10 months and monthly repayments.

Line of financing for those affected by the DANA storm that occurred in October 2024. This is a 50 million financing line launched by the Bank to support Unicaja's customers, private individuals, self-employed people, and companies located in areas affected by the DANA of October 2024. Two modes, free loans for the replacement and repair of assets and advance payment of compensation from the Insurance Compensation Consortium or, if applicable, from insurance companies.

Loans associated with the promotion and development of clean energy.

Loan for Energy Rehabilitation of Homeowners' Associations. 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 work on residential buildings that contributes to improving their energy efficiency or implementing renewable energy sources of common use that reduce the building's consumption of non-renewable primary energy (ENPR). 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.

Efficient Home 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 solar panels for self-consumption, purchase of household appliances, insulation of outer walls, etc.

ICO Residential Building Rehabilitation Line. In 2022, the Bank joined the ICO Residential Building Rehabilitation line for the Financing of Residential Building Rehabilitation Work that meets 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 work carried out by individuals or homeowners' associations that contribute to improving energy efficiency.

Loans associated with the promotion of sustainability in agriculture.

Agro Ecosustainability 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.

Woody Crops Loan. Loans for the financing of investment in woody crop farms. The support for woody crops favors the maintaining of forests and the planting of trees.

Loans for Irrigation Communities. Offer aimed at Members of Irrigation Communities that have completed their investments for the improvement and modernization of their rural estates, as a result of the modernization carried out in their Irrigation Community. This loan supports measures to promote efficient use of water.

Financing of Rural Development Programs. Financing for farmers and stockbreeders to channel the investment aid approved in the Rural Development Programs included in the EAFRD funds. Term up to 6 years (including a grace period) with personal guarantee and 12 years (including 2 grace periods) with mortgage guarantee.

"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.

This product 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

On the one hand, there are the Investment Funds: Collective Investment Institutions (CIIs) that invest the resources raised from the fund's shares in investments that promote environmental or social characteristics. The Bank's portfolio of ESG investment funds is as follows

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

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

Unifond Equities Europe Selection, FI Fund. Management takes the performance of the MSCI EUROPE NET TOTAL RETURN index as a reference, making an investment focused on the selection of companies, based on fundamental analysis. This fund promotes environmental or social characteristics (Art. 8 Regulation (EU) 2019/2088).

Unifond Global Macro, FI Fund. This fund invests at least 85.00% of its assets in a single CII. It invests mainly in sustainable securities, directly or through derivative financial instruments, without determining the percentage.

Unifond Multi Manager FI Fund. Subordinated Investment Fund, for GLOBAL investment. This Fund promotes environmental or social characteristics (art. 8 Regulation (EU) 2019/2088).

Unifond Megatrends, FI fund Financial and ESG socially responsible investment criteria are directly and indirectly applied through CIIs, prioritizing environmental criteria without disregarding corporate governance criteria. It invests more than 70% of its assets in CIIs that promote or have ESG characteristics as their objective.

Unicaja Global Bond Fund. Subordinated Fund. The fund promotes environmental or social features (Art. 8 Regulation (EU) 2019/2088).

Unifond 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.

Unifond Income, FI fund Subordinated Fund for investment in mixed international equities. This Fund promotes environmental or social features (art. 8 Regulation (EU) 2019/2088.

Unifond Careful Management, FI Fund. The fund aims to achieve positive returns in any market environment subject to a maximum volatility of less than 5% per annum. It promotes environmental and social features aligned with the UN Sustainable Development Goals.

Unifond Mixed Equities, FI Fund. It invests, directly/indirectly (0-100% through CIIs) 30-75% of total exposure in equities and the rest in public (only countries with high/very high UN human development index) or private fixed income, including deposits, listed or unlisted money market instruments, liquid, green/social bonds, up to 25% in subordinated debt. This fund promotes environmental or social characteristics (Art. 8 Regulation (EU) 2019/2088).

Unifond Savings, FI Fund. In addition to financial criteria, social, environmental, and corporate governance (ESG) characteristics are promoted through exclusionary and valuation criteria. The fund invests directly or indirectly through other CIIs in public or private OECD fixed income assets, excluding emerging markets.

Unifond Assets, FI Fund. This is an investment fund with a fixed income mixed euro investment mission. This fund promotes environmental or social characteristics (Art. 8 Regulation (EU) 2019/2088).

Unifond USA Equities, FI Fund. This is a fund with international equity investment focus funds. This fund promotes environmental or social characteristics (Art. 8 Regulation (EU) 2019/2088).

Unifond Short-Term Fixed Income, FI Fund. This is an investment fund with short-term euro fixed income classification. This fund promotes environmental or social characteristics (Art. 8 Regulation (EU) 2019/2088).

Pension funds: The fund's assets are invested in socially sustainable investments. Uniplan Sustainable Future: This fund promotes sustainable environmental or social characteristics. 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 robbery of the recharge cable, battery, and travel assistance in case of depletion or failure of the battery.

CASER Home Protection Insurance: includes optional "Amayores" coverage with comprehensive, free telephone guidance and advice service, home help service, and alert service with device.

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

Reactívate financing line: Collaboration with Sociedad de Garantía Recíproca de Asturias (Asturgar SGR) to support SMEs and the self-employed in Asturias with the Reactívate financing program. The program consists of six lines that provide financing through loans guaranteed by the SGR guarantee, 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 (Fundación Biodiversidad): The Biodiversity Foundation is a public organization the purpose of which 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. Its 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 the 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.

Agreements with a social component

Agreement with the University of Granada to facilitate access to university education through a line of financing at 0% interest for students of said university.

Participation in the ICO Line for financial measures affected by the DANA storm of October 2024 and application of the moratorium RDL 6/2024 of November 5 to adopt urgent measures to respond to the damages caused by the DANA of October 2024 in different Spanish municipalities.

Agreement with the ADECCO Foundation for the inclusion of women at risk of social exclusion in the labor market.

Protocol of intentions between Sociedad Estatal de Correos y Telégrafos, S.A. and Unicaja to explore the best way to contribute to the promotion of financial inclusion in rural areas and collaboration agreement to promote the social and financial inclusion of blind and visually impaired people through actions in different areas for this purpose. This collaboration aims, therefore, to facilitate the accessibility of all Unicaja's financial products and services, to give blind and visually impaired people maximum autonomy and confidentiality when using them.

Participation in the Social Housing Fund which aims to provide rental housing at moderate prices for families in a situation of particular vulnerability.

Adoption of the Code of Best Practices for urgent measures for mortgage debtors at risk of vulnerability, Royal Decree-Law 19/2022 amending Royal Decree-Law 6/2012 on urgent measures for the protection of mortgage debtors without resources, the annex to which includes the CBP for the viable restructuring of debts secured by mortgages on primary residences, which Unicaja had adopted previously.

Adoption of the protocol on the financial autonomy of people with disabilities and to the strategic protocol to strengthen the social and sustainable commitment of banking.

Basic payment account intended for natural persons who are consumers exclusively for private use, who are applicants for asylum in the European Union and who also meet the established requirements.

With respect to agreements with associations located in territories where the Bank operates, the following are noteworthy:

- *Agreements with the Archbishopric of Toledo and the Bishopric of Ciudad Real* whereby the Bank offers special conditions to meet the financial needs of parishes and organizations.
- *Agreement with Cáritas Diocesana de Toledo* to collaborate in the development of programs to help socially excluded individuals and families.
- *Agreement with the Association of Brotherhoods and Fraternities of Málaga* with a view to facilitating said group's activities with a comprehensive and specific financial service with special conditions.

- Collaboration with ASDE Scouts Andalucía association in which Unicaja provides ASDE Scouts Andalucía with financial products and services for the association to carry out its activities.
- *Plan Zero Special conditions* for seniors over 75 years of age where the use of certain technological services is not required to access the benefits of the plan to facilitate the financial inclusion of seniors.
- *Financial education project* shared with the Unicaja Foundation that promotes financial education among the general public, especially among children and the elderly, through talks, publications, conferences, etc.

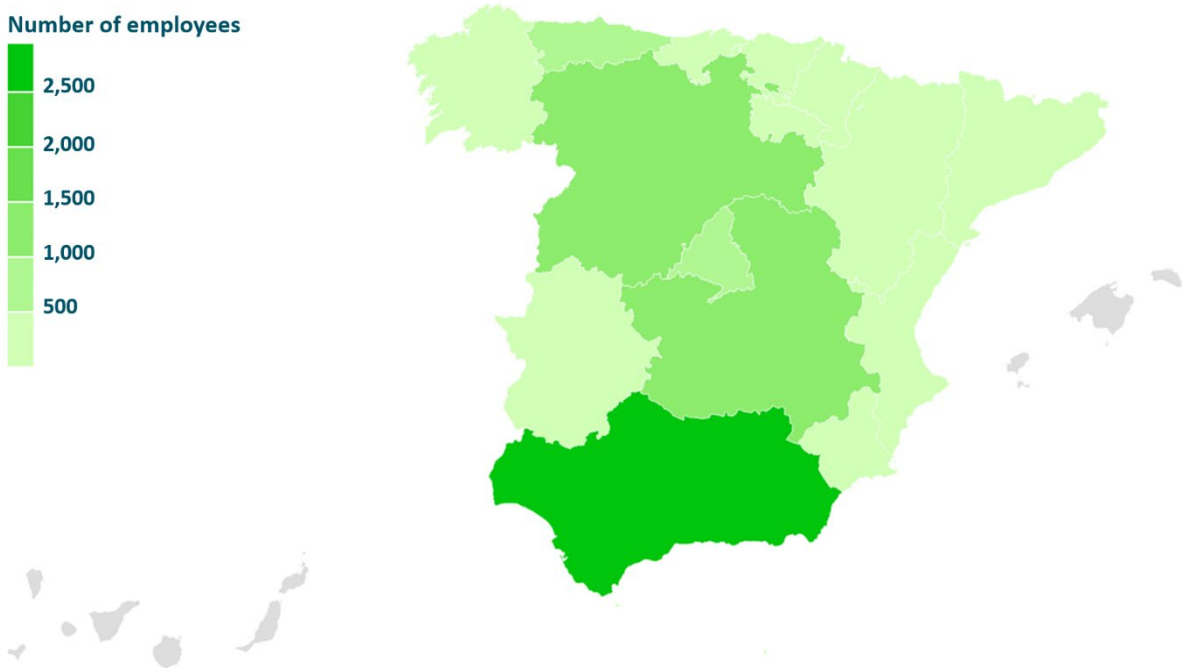
Number of salaried employees by geographical area

With respect to the Unicaja Group's employees and their distribution throughout the geographical area, as at December 31, 2024, the Unicaja Group had 7,508 employees on its workforce (7,523 employees as at December 31, 2023), of which 2,747 (36.59%) were based in the Autonomous Community of Andalusia (2,708 as at December 31, 2023, 36%), where the Bank's head office is located. Other autonomous communities with significant relative weight correspond mainly to the geographical distribution of the historical territories of origin following the integration of Liberbank into Unicaja in July 2021.

Unicaja Group - Distribution of employees by geographic area

Autonomous Community	2024	2023
Andalusia	2,747	2,708
Castilla y León	1,131	1,136
Castile la Mancha	1,044	1,024
Community of Madrid	796	804
Asturias	752	749
Extremadura	441	502
Cantabria	350	353
Other autonomous communities	247	247
Total Unicaja Group employees	**7,508**	**7,523**

Map of number of employees by Autonomous Community



Statement on activities in sensitive sectors

The Unicaja Group does not have products and services prohibited in markets that affect its strategy or business model. Nor does it directly carry out activities related to the fossil fuel sector. The amount of revenue from the fossil fuels sector obtained through financed operations amounted to 10,453 thousand euros, distributed among:

- the oil sector, 6,424 thousand euros;
- the coal sector, 11 thousand euros; and
- the gas sector 4,018 thousand euros.

Revenue has been identified by the National Economic Activity Code (CNAE) of the counterpart activity NACE (Codes 0610, 0910, 1910, and 1920 for oil; Codes 0510, 0520, and 0892 for coal; and Codes 0620, 3521, 3522, and 3523 for gas) and by the ratios disclosed in templates 1 and 2 of the Taxonomy relating to nuclear energy and gas.

Similarly, the Group does not engage in chemical production activities, and the amount of income obtained from the financing of operations in the chemical production sector is 853 thousand euros. For this purpose, the exposure of CNAE Code C20 has been extracted.

In the case of the controversial arms and tobacco cultivation and production sectors, Unicaja neither carries out such production activities nor has exposure to the sectors according to the activity of the counterparty (Code 2540 and Codes 0115 and 1200), in line with the Bank's policy on undesirable connections.

Approach of Unicaja's new 2025-2027 Strategic Plan in relation to ESG.

The 2025-2027 Strategic Plan aims to be the pillar on which to promote sustainable business in Unicaja. It aims to achieve the following objectives related to sustainability:

- Increase in the weight of the ESG portfolio.
- Focus on social initiatives.
- Putting the focus on retail banking, offering a broader range of products to attract new customers, offering sustainable (ESG) solutions to existing customers with the aim of increasing penetration, and driving customer marketing through new sustainable programs and initiatives.
- With respect to Business and Corporate Banking, the aim is to promote the attraction and channeling of sustainable funds and aid for the different segments of business customers by creating a specialized team and focusing on strategic ESG sectors, accompanying customers in sustainability by promoting the value proposition, increasing the linkage and relationship with them.

In this respect, Unicaja aims to be a sustainable national Bank, based on leadership in its territories of origin. In keeping with its corporate purpose and values, Unicaja believes that sustainability offers opportunities for increasing positive impacts and reducing negative ones in the environmental, social, and governance spheres.

All this cements Unicaja's positioning from the perspective of strategy and general objectives, corporate and business management, and the design and marketing of financial products and services based on ESG criteria, in accordance with the need and expectations of all the stakeholders.

At the same time, all this facilitates a harmonious response to the commitment expressly taken on by Unicaja to achieve the Paris Agreement, Global Compact Principles, 2030 Agenda, and the Sustainable Development Goals (SDGs), and other initiatives the Bank has freely and voluntarily joined, such as the Responsible Banking Principles, in response to its own strategic positioning.

"Strategy 27", for the period from 2025 to 2027, expressly contemplates transversal sustainability. This commitment takes the form of actions in the environmental and social areas, and in our relations with our customers and employees. Specific initiatives for these years include the preparation of the first Climate Transition Plan (emissions by the Bank and those of the credit portfolio, among other elements of the value chain) and a Comprehensive Talent Plan.

With respect to the value chain, in accordance with Annex II of Delegated Regulation (EU) 2023/2772, approving the ESRS applicable to this Statement of Non-Financial Information, this is described as "the full range of activities, resources, and relations linked to the company's business model and the external environment in which it operates".

In this regard, the aforementioned Regulation also states that: "The value chain encompasses the activities, resources, and relations that the company uses and relies on to create its products or services, from conception to delivery, consumption, and end-of-life. Relevant activities, resources, and relations include:

i. those in the company's own activities, such as human resources;

ii. those along its supply, marketing, and distribution channels, such as the supply of materials and services and the sale and delivery of products and services; and

iii. the financing, geographic, geopolitical, and regulatory environments in which the company operates. The value chain includes upstream and downstream agents. Agents that are upstream of the company (e.g. suppliers) provide products or services that are used in the development of the company's products or services. Entities that are downstream of the company (e.g. distributors, customers) receive the company's products or services."

Based on the above and in order to comply with the provisions of the ESRS, the Unicaja Group adequately defines its value chain, including information in its Sustainability Report on material impacts, risks, and opportunities related to the Group through its direct and indirect business relations in the upstream and downstream stages of the value chain.

To this end, the Bank must disclose the elements of its strategy that refer to or affect sustainability issues, its business model, and its value chain, indicating:

i. its supplies and its approach to gathering, developing, and securing said supplies,

ii. its products and results in terms of current and expected benefits for customers, investors, and other stakeholders; and

iii. the main characteristics of the upstream and downstream stages of its value chain and the company's position in its value chain, including a description of the main business actors (such as key suppliers, distribution channels to customers and end users) and their relations with the company. Where the company has multiple value chains, disclosure will cover the key value chains.

In this regard, the Bank takes into account the following elements:

a) its main activities, resources, distribution channels, and customer segments;

b) its key business relations and key characteristics, including relationships with customers and suppliers;

c) the cost structure and revenues of its business segments, consistent with the disclosure requirements established in IFRS 8 for the financial statement, where applicable;

d) the potential impacts, risks, and opportunities in its significant industry/industries and their possible relationship with its own business model or value chain.

In this regard, a group of products or services offered, a group of markets or groups of customers served, or a sector of the ESRS, is significant to the Bank if it meets one or both of the following criteria:

a) it represents more than 10% of the Bank's revenue;

b) it is related to actual material events or potential adverse material events of the Bank.

Unicaja Group business model

As the most senior management and supervisory body of the Bank, the Board of Directors establishes the Unicaja Group's strategy, determining the Group's business model, capital strategy and objectives, risk appetite, risk policies, and organizational and functional structure, among others.

The main objective of the Unicaja Group's work, in a broad sense, is to support all the economic sectors that operate in its area of action, both in person and virtually, placing customers at the center of its commercial strategy. It offers a broad, diversified, competitive portfolio of products and services that offer the customer added value. The Unicaja Group's financial strength and traditional banking business have enabled it to focus its attention on personalized customer management.

Unicaja's business model is mainly located in its traditional areas of influence and, specifically, the Bank is a leader in six autonomous communities: Andalusia, Asturias, Cantabria, Castile-La Mancha, Castile and León and Extremadura, although it is also present in other regions such as Madrid, Ceuta and Melilla. Unicaja is also present in other communities and regions: Murcia, Valencia, Aragon, Catalonia, Basque country, etc. A map of Unicaja's branches and ATMs is available on the Unicaja website.

The Unicaja Group's current business model is mainly characterized by an orientation towards *retail banking*, focused primarily on private individuals and SMEs. Proximity to its customers and establishing lasting relations are key elements of this approach.

The Bank implements various strategies to build customer loyalty, offering a wide range of transactional and payment services, non-banking products, and financing options, especially for mortgages and primary residences.

The Bank's Strategic Plan for the 2022-2024 period, focused on the customer and on its omnichannel service, has established the following main lines of business: the financing of families for the acquisition of housing and consumption; the management of long-term savings; payment means; insurance activity; and SME and self-employed business, with specialized attention to the agricultural business, given the importance of this sector in the territories in which the Group has the greatest presence, as well as international business, due to 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 industry-leading partners, which are used as promoters and channels to achieve the set objectives, notably including Real Madrid, among others. 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 the 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.

Unicaja's extensive commercial network facilitates the implementation of this business model, in which proximity to the customer is an essential aspect, as mentioned above.

Additionally, the Unicaja Group carries out corporate banking activities aimed at companies, offering both transactional and payment services and medium and long-term financing options

In the area of Corporate Banking, the Unicaja Group's connection with the territory allows it to access, as a reference bank, local and regional government bodies, to which it offers services such as cash collection, thus expanding its sources of resources. The rest of the companies are serviced through Corporate Banking.

The business model of the Unicaja Group is shown below in greater detail, taking the breakdown of revenue in the consolidated income statement for the year 2024 as a reference:

Lines of business of the Unicaja Group

Activity	Main suppliers	Main customers	Revenue generated
Financing for individuals and companies	None	- Accredited (creditor customers)	€1,657 M (48.3% of total revenue)
Customer resources	- Securities depositories	- Depositors (creditor customers) - Investment service customers (off-balance sheet)	€416 M (12.1% of total revenue)
Means of payment	- Payment schemes	- Customers with cards and other means of payment (issuing business) - POS customers (acquisition business)	€108 M (3.1% of total revenue)
Insurance business	- Insurance companies outside of the Unicaja Group	- Insured parties	€81 M (2.4% of total revenue)
Equity investment	- Securities depositories	None (self-investment business)	€1,108 M (32.3% of total revenue)
Other business	None	None	€61 M (1.8% of total revenue)
Customers/suppliers common to all activities	- IT service providers - Financial agents - Other suppliers	None	N/A
Total			**€3,431 M**

A reconciliation between the total figure and the revenue data reported in the Group's Annual Financial Report is also provided in its consolidated income statement as at December 31, 2024:

Consolidated Income Statement Heading	Millions of euros
Interest income	2,693
Dividend income	16
Results of entities accounted for using the equity method	87
Fee revenue	557
Result of financial operations	10
Other operating income	56
Profit or (loss) from the insurance service	12
Total	**3,431**

Lines of business of the Unicaja Group

Financing for individuals and companies

Financing is a central pillar of Unicaja's business model, reflecting its commitment to supporting the real economy and creating value for its customers. Through its range of products and services, the Bank facilitates access to credit for families and individuals, as well as financial support for companies of all sizes, from the self-employed and SMEs to large corporations. In this sense, Unicaja has developed a strategy that meets the financing needs of each segment, integrating sustainable and innovative solutions to boost economic growth in its areas of influence.

This line includes the segments of financing for individuals, personal and private banking, business banking, corporate banking, SMEs and the self-employed, agribusiness, and international business. It also includes the acquisition, management, and sale of foreclosed assets as a supplementary activity, as it is linked to the recovery of the amounts financed by the Group. It incorporates the interest income from the financing granted, as well as certain types of fees, including fees for contingent risks and commitments, and commitments to compensate for direct costs.

Financing to individuals

The acquisition of housing is one of the priorities of our customers and for this reason we have expanded our product offer, adapting our portfolio to the new demands of the market, incorporating the Mixta and Oxígeno mortgages. The latter is an expansion of our sustainable product range. Along these lines, agreements have been signed with the Autonomous Communities of Andalusia, Castile and 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 allows 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 approachable manner.

Corporate banking

This is the segment that manages relations 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 has a differentiating range 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 2025-2027 Strategic Plan, creating links with customers as "strategic partners" and strengthening value-added services, with an emphasis on ESG solutions and digital content.

SMEs and self-employed workers

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 2024, various actions were designed that focused on offering a differential service and adapting the commercial offer to cover the needs of each client in a more specific way, such as the insurance policy offer for SMEs and retailers with unique coverage according to the industry.

The Unicaja Group's 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).

Unicaja 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 2024, support was 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 were 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 were 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, Unicaja maintains this business segment among its strategic lines of business.

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:

i. 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.

ii. 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.

iii. Facilitating management through existing payment and collection methods, by means of remittances and import and export documentary credits.

iv. Providing foreign exchange risk hedging of the customer's exposures in foreign currencies.

Customer resources

The *customer resources* line of business encompasses all activities involving the management and custody of customer savings, whether through accounts and deposits or through the provision of investment services, whether managed directly by the Unicaja Group or managed by third parties after marketing by the Unicaja Group. The main revenues generated by this activity are account maintenance fees, direct debit fees, fees for transfers, drafts, and other payment orders, as well as fees for securities services and fees for marketing non-bank financial products.

Within the framework of the 2025-2027 Strategic Plan, Unicaja is committed to being a benchmark 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 2024 considerable progress continued 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 in the offering of solutions that facilitate the customer's day-to-day life, establishing collaborations with companies such as Correos, or providing advantages or discounts linked to the use of the Bank's cards.

Means of payment

The means of payment line of business is the business related to the issuance and acquiring of means of payment, including the issuance of cards and the acquiring activity (POS) carried out by the Unicaja Group. The main revenues generated by this activity are credit and debit card fees.

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 began to 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 they are sustainable and made from recyclable plastics. This certification offered by Mastercard is the result of its membership of the "Green Payment Partnership", created in 2018 by the European Commission to reduce first-use plastic in card manufacturing.

In 2024, 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, certain customers have been able 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 (PoS) terminal 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 through 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.

Insurance business

The line of business associated with insurance comprises all insurance-related activities carried out by the Unicaja Group (in this case, through Unión Duero Vida), as well as the portion included in the consolidated statement of income for its shareholdings in insurance companies accounted for using the equity method (in this case, through Unicorp Vida).

The merger of the life companies, with the integration of Liberbank Vida and CCM Vida into Unicorp Vida in 2023, made it possible to standardize Unicaja's commercial offer and to 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 a 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.

Equity investment

In addition to the lines of business mentioned above, the Unicaja Group makes investments on its own account that also generate income. This line of activity relating to *equity investment* does not have any associated customers, since it is an investment activity carried out by Unicaja and its Group on its own account. This investment includes debt securities, equity instruments, investment accounted for by the equity method (except that which forms part of the insurance business) and real estate investment.

This line of business has securities depositories as its sole suppliers and no associated customers, as it is conducted on its own account.

Other business

The *Other business* line includes all activities that cannot be linked to the lines of business described above and which are residual in nature. This line includes interest income generated by Unicaja's deposits in central banks and credit institutions (interbank), adjustments to income from accounting hedges and other income from the financial margin, as well as certain fees and operating income generated by a wide range of activities. This revenue is below 10% of the total revenue and is therefore considered residual with respect to the Unicaja Group's business model.

In addition to the above, the Unicaja Group has identified certain suppliers that are common to all activities, and which are generally recorded as general costs not assigned to a specific line of business. These are suppliers of information systems, financial agents and other suppliers that provide goods and services to the Unicaja Group. These suppliers will be considered as part of the value chain, together with suppliers associated with lines of business that are considered significant.

Taking into account the above, the Unicaja Group identifies three **significant lines of business** that are part of its business model, and which are those that exceed 10% of its total revenue:

i. financing to individuals and companies (48.3% of total revenue),

ii. customer funds (12.1% of total revenue), and

iii. equity investment (22.3% of total revenue).

In addition to this analysis, the Bank has verified that there is no significant risk for the Group that could have a material impact on the Bank or on the Bank's stakeholders and that does not form part of the significant lines of business identified above, through the main risk analysis documents:

i. Risk Appetite Framework (RAF),

ii. Internal capital adequacy assessment process (ICAAP), and

iii. PAIs (principal adverse impacts) statement,

Therefore, the Bank concludes that there is no relevant possibility that significant impacts, risks, or opportunities may arise for the Unicaja Group as a result of activities or businesses that have been excluded from the significant lines of business for the purposes of defining the value chain.

Identification of significant suppliers and customers

The *significant suppliers* of the Unicaja Group are those associated with significant lines of business, as well as suppliers common to all activities, to the extent that they are also covering significant lines of business. These significant suppliers are as follows:

1 *Securities depositories:* These are banks or other financial institutions that assume custody of the securities, cash, and assets invested by collective investment schemes. In accordance with Spanish legislation, depositories must be authorized by the National Securities Market Commission (CNMV) and registered in the corresponding public registry.

2 *IT service providers:* These are the suppliers that provide systems or system developments for the Unicaja Group and are therefore involved in the value chain of all the Group's lines of business.

3 *Financial agents:* These are agents to whom a credit institution grants powers to act habitually with customers, for and on behalf of said institution, in the negotiation or formalization of transactions typical of its activity, thereby covering most of the lines of retail banking activity.

4 *Other suppliers of goods and services:* These are suppliers that mainly cover general functions of the Unicaja Group: general administrative expense and other operating expense.

At the same time, the *significant customers* of the Unicaja Group are those associated with its significant lines of business. No customers have been identified that are common to all activities. No customers have been identified in relation to the equity investment line of business, since this is investment made by the Unicaja Group on its own account. Thus, based on the **type of product**, the significant customers are as follows:

1 *Borrowers (asset customers):* These are customers, both individuals and companies, who have received financing from the Unicaja Group, either directly through loans or credits (asset products) or indirectly through guarantees or undrawn lines of credit (contingent risks and commitments that are recorded off the balance sheet). This concept includes all sectors and financing products.

2 *Depositors (liability customers):* These are customers, both individuals and companies, who have deposited their funds with the Unicaja Group, either in the form of sight accounts, savings accounts, term deposits, or any other type of deposit. Only the payment methods (cards and POS) part is excluded from this activity, as it is considered to be part of a different line of activity, with specific customers. Creditor customers are highly atomized.

3 *Investment service customers (off-balance sheet):* These are customers to whom the Unicaja Group provides investment services. These services include, among others, portfolio management, investment advice, brokerage, trading of securities, mutual funds and other collective investment schemes (CIS), as well as custody and administration of securities. These are customers with an investor profile, and the customers' funds are not recorded on the Unicaja Group's balance sheet, but are off-balance sheet, whether the investment is made directly by the customer or with the support of an investment vehicle (mainly CIIs).

The graphic representation of the value chain of the Unicaja Group, taking into account the main lines of business identified, as well as the relevant suppliers and customers based on a **segmentational approach** thereto, is as follows:



1.3.2. Stakeholder interests and opinions (ESRS 2 SBM-2)

In order to develop its strategy, Unicaja believes that it is essential to analyze its environment and gather information on the main agents that are affected by its activity. Thus, Unicaja periodically reviews the identification and selection of stakeholders, in addition to establishing and updating the appropriate communication channels with them. To make this two-way dialog effective, the Group uses two types of channels:

- Channels that are developed for the detection of stakeholder needs
- Channels used to communicate the actions carried out in response to these 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. Such identification became even more important in fiscal year 2024 with the new requirements established by the ESRS for the disclosure of the Sustainability Report, as they include specific requirements involving the identification of stakeholders. According to ESRS 1, stakeholders are those who can affect the Bank or be affected by it, and there are two main groups:

a) Affected stakeholders: individuals or groups whose interests are or may be affected, positively or negatively, by the company's activities and its direct and indirect business relations along its value chain.

b) Users of sustainability statements: the primary users of financial information in general (existing and potential investors, lenders and other creditors, including asset managers, credit institutions and insurance companies) and other users of sustainability statements, including the company's business partners, trade unions and social partners, civil society and non-governmental organizations, governments, analysts, and academics.

ESRS 1 establishes common categories of stakeholders, in addition to the categories listed above, which are: *employees and other workers, suppliers, consumers, customers, end users, local communities and people in vulnerable situations, and authorities* (such as regulatory bodies, supervisory bodies, and central banks). It is also indicated that nature may be considered a non-participating stakeholder.

Cooperation with affected stakeholders is fundamental to the Bank's due diligence process and to the assessment of materiality in terms of sustainability. This includes its processes for identifying and assessing actual and potential positive and negative impacts, which then serve as the basis for the evaluation process for determining materiality impacts for sustainability disclosure purposes.

In this regard, the ESRS expressly state that the assessment of materiality (especially materiality in terms of impact) is based on dialog with the affected stakeholders. It is recommended in this regard that the Bank engage with affected stakeholders or their representatives (such as employees or trade unions), as well as users of sustainability information and other experts, to provide input or comment on their findings regarding its material impacts, risks, and opportunities.

Unicaja's main stakeholders

Unicaja recognizes the following as its main stakeholders:

1. **Customers and users**: These are all those, both individuals and legal entities, who make use of the services and products offered by Unicaja in its various lines of business. Unicaja's strategy focuses on customer satisfaction, loyalty, and customer experience. In terms of the business lines with the greatest weight within the Group, customers of asset products (borrowers) and liability products (depositors), as well as customers to whom investment services are provided, are particularly noteworthy.

2. **Shareholders and investors**: individuals or entities that have decided to place part of their capital in the Unicaja Group with the aim of obtaining economic benefits, playing a fundamental role in the financial ecosystem. They include shareholders as the main group, but also holders of debt securities issued by Unicaja (such as bonds, securities, promissory notes, etc.). Through the purchase of shares or the acquisition of other financial instruments, they provide the funds necessary for the Unicaja Group to carry out its operations, develop, and compete in the market. Their participation is not only crucial to the Group's financial viability, but also to the dynamism and stability of the economic system as a whole.

3. **Personnel** The workforce is composed of a variety of professionals who perform tasks necessary for the operation, growth, and success of the Unicaja Group. The definition of personnel includes both managers and the rest of the workforce, each of whom makes a significant contribution to the Group's daily operations and strategy.

4. **Suppliers**: This refers to organizations or individuals that provide goods, services, or resources necessary for the functioning and operation of the Group. Suppliers significantly contribute to supporting the Group's various activities and operations, ensuring that the Group can offer its products and services efficiently and effectively to its customers. In any case, it should be noted that, being a credit institution (and therefore a financial intermediary), its main function is to channel funds between the economic units that wish to save or invest their funds and those units that wish to borrow funds. Taking this into account, the suppliers that offer critical services for the development of the main activity of a credit institution are not as numerous or relevant as in other types of companies. In the case of Unicaja, the main suppliers include those related to the provision of IT services, financial services, and support services (communications, power, other supplies, etc.).

5. **Regulatory and supervisory bodies**: Entities and organizations that ensure the proper functioning of the financial system and markets. This group is especially important in a credit institution such as Unicaja, which is subject to a specific regulatory and supervisory regime due to the importance of this type of institution in the financial system. The European Central Bank (ECB), the Bank of Spain (BdE), the Spanish National Securities and Exchange Commission (CNMV), the European Banking Authority (EBA), the European Securities and Markets Authority (ESMA), the Basel Committee on Banking Supervision (BCBS), and the Financial Stability Board (FSB) are particularly relevant. In any case, according to Unicaja's definition, the concept of "regulatory and supervisory bodies" also includes other national, European, and international authorities, and not only regulatory and supervisory bodies specific to the financial sector.

6. **Society in general**: Society represents a broad and diverse network of stakeholders for the Unicaja Group that influence and are influenced by the Group's activities. This includes the local community, media, educational institutions, NGOs, and the general public. Through sustainability, economic development, and innovation initiatives, the Unicaja Group seeks to generate a positive impact on society, contributing to its well-being and progress. Likewise, according to the ESRS, nature is also included as a stakeholder that does not participate, but is included within this stakeholder group.

With regard to the common categories of stakeholders detailed in the ESRS 1 standard, Unicaja has performed a reconciliation to ensure that all these categories are being taken into consideration. Thus:

- Payroll and other workers are included in the "Personnel" group.
- Suppliers are expressly identified in the "Suppliers" group.
- Consumers, customers, and end users of the Unicaja Group have been grouped into the "Customers and users" category.
- Local communities and people in vulnerable situations have been grouped under the concept of "Society in general".
- Authorities, including regulatory bodies, supervisory bodies, and central banks have been considered within the concept of "Regulatory and Supervisory Bodies".

- Nature is considered a non-participating stakeholder, therefore falling under the concept of "Society in general".

Stakeholder surveys

In terms of tools to capture the opinions and interests of stakeholders, worth noting is the launching of questionnaires to the various groups that are likely to participate. Thus, the surveys launched could be grouped into two major groups:

- Surveys whose purpose is to gather information on the interests and opinions of stakeholders in the context of the materiality assessment process. The results obtained from the questionnaires sent to the *stakeholders* have been analyzed and compared with the rest of the sources of analysis of the IROs in the double materiality exercise, so that the conclusions obtained from the concerns of the stakeholders could be considered to determine those IROs of relative importance.

  These results are presented to the Steering Committee, the Audit and Compliance Committee, and the Sustainability Committee, which, in its role as a consultative body to the Board of Directors on sustainability matters, informs the latter of the conclusions drawn from the stakeholder questionnaires, in particular, and from the double materiality analysis, in general. For more details on this process, see section *1.4.2. - Relative materiality assessment process*.

- Surveys launched to stakeholders with the aim of gathering information on their opinions and interests with a different approach to the materiality assessment process. These surveys are focused on specific topics and specific stakeholders This category includes, for example, surveys to determine the degree of customer satisfaction or surveys to determine the opinion of employees on a subject (such as, for example, their identification with the values of the Bank).

Communication channels

The Unicaja Group's Corporate Sustainability Policy indicates that the Bank has mechanisms for relations with all stakeholders and that it offers them multiple permanent, two-way channels of communication and dialog that enable their participation and guarantee that they have the instruments to be adequately attended to. The Group promotes transparency in the dissemination of information to stakeholders, adopting transparent, clear, responsible communication practices at all times.

The main communication channels used and the stakeholder groups targeted are as follows:

Stakeholders	Main communication channels
Common channels for all stakeholders	► The Bank's corporate website ► CNMV website ► Media ► Social media ► Complaints channel
Customers and users	► The Bank's commercial website (customer website) ► Contractual and pre-contractual information ► Customer service ► Quality/satisfaction surveys ► Service in offices ► Telephone banking and other commercial channels ► Digitization Managers ► Edufinet (financial education program) ► Commercial Communication Policy
Shareholders and investors	► Policy on communication and contact with shareholders, institutional investors, and proxy advisors. ► Securities issuance prospectuses ► Quarterly results presentations ► Shareholder Webcast and other communications by the Investor Relations Department ► Financial rating and ESG rating ► General Shareholders Meeting
Staff	► Communication with employees' legal representatives ► Code of ethics (applicable to all employees, executives, and members of the governing boards of Unicaja and its Group) ► Intranet (internal employee site) ► Internal circulars and other internal communication processes ► Employee training initiatives
Suppliers	► Supplier Management Operating Model ► Code of Ethics (which also applies to suppliers, agents, subcontractors, and any other third parties with business or professional relations with the Group). ► Contracts and supply agreements
Regulatory/ supervisory bodies	► Standards, guidelines, directives, and other documents issued by supervisory bodies ► Communication channels expressly foreseen by the Single Supervisory Mechanism (SSM) for relations with the European Central Bank. ► Periodic reporting of information to supervisory bodies ► Official texts and communications (including SREP) ► Unicaja's participation in the public consultation processes for regulations and supervisory guides (either directly or through associations). ► Other forums, conferences, and meetings
Society in general	► Dialog with NGOs, universities, and other organizations ► The Bank's commercial website (customer website) ► Digitization Managers ► Edufinet (financial education program) ► Campaigns carried out by the Communications and Image Department ► Other forums, conferences, and meetings

The most significant of these are the following:

- 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.

- 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.

- 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.

- 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.

The Unicaja Group therefore ensures a permanent dialog with stakeholders and establishes relevant channels for this purpose.

1.4. Impact, Risk, and Opportunity (IRO) Management

1.4.1. Interaction of IROs with strategy and business model (ESRS 2 SBM-3).

ESG risks are non-financial risks arising from environmental, social, and governance factors that may have a material adverse impact on the Unicaja's financial position, business, and results.

Therefore, the inputs resulting from the double materiality analysis conducted by the Unicaja Group, and which result in the Impacts, Risks, and Opportunities of a significant nature in the Bank's business environment are taken into account for the Group's Strategy in the field of sustainability together with other parallel analysis factors such as:

- *Analysis of the competitive environment*, for the consideration of Unicaja's relative position with respect to its main competitors.
- *PESTEL analysis*, for the consideration of factors arising from the Unicaja Group's business environment.
- *SWOT analysis*, to consider the Bank's strengths, weaknesses, opportunities, and threats in terms of sustainability.

It should be noted that this double materiality analysis has been performed for the first time in fiscal year 2024, in compliance with the new ESRS requirements, so there is no comparability with previous years in relation to the IROs identified. In fiscal year 2023 and prior years, in application of GRI standards (*Global Reporting Initiative*), the Bank had been performing only impact materiality analysis, and not financial materiality analysis.

However, the integration of this new double materiality approach into the Bank's strategic management will make it possible to establish a comparative evolution in the coming years and to refine the identification and assessment of impacts, risks, and opportunities over time.

These inputs and the analysis of their integration and alignment with the Bank's 2022-2024 Strategic Plan and the *Sustainable Finance Action Plan* (updated in 2023) of the Bank, result in the *Strategic Operational Plan in the field of sustainability for the management of climate and environmental risks* approved in March 2024 by the Board of Directors, and comes in anticipation of the strategic decisions that, in general, will be made by the Board of Directors and the Senior Management of Unicaja in the new Strategic Plan 2025-2027, developed throughout fiscal year 2024 and which includes objectives and strategic lines in relation to sustainability and the management of climate and environmental (C&E) risks. The 2025-2027 Strategic Plan has a transversal sustainability perspective, so that each line and project has an indication of how it can be impacted/influenced from a sustainability point of view, both in terms of environmental and social and governance factors.

Therefore, with the *"Strategic Operational Plan in the field of sustainability for the management of C&E risks"* Unicaja has carried out a more exhaustive analysis of what its strategic and operational priorities should be in the field of sustainability and for the improvement of C&E risk management. This plan involves an update of strategic decisions and objectives, identifying new objectives and actions to be taken from the operational point of view in order to better achieve these objectives, taking into account Unicaja's current situation in terms of sustainability and C&E risk management and all the progress that has taken place so far in this area.

Based on supervisory recommendations and expectations in this area, Unicaja's strategic operational plan is based on several C&E risk identification and assessment exercises carried out from different perspectives in accordance with the ECB Guide of November 2020, Unicaja's Strategic Operational Plan is based on an assessment of the materiality of C&E risks, measured in terms of their impact on traditional risks: credit risk, market risk, liquidity risk, operational risk, business and strategic risk, etc.

This assessment has been detailed in depth in the report on the internal capital self-assessment process (ICAAP) for fiscal year 2023 (approved in March 2024), based on the transmission channel matrices designed by the Bank, which identify the impacts of C&E risks on each of the traditional risks, in the different time horizons, portfolios, sectors, etc., as set out in the ECB Guide on C&E risk management. The 2024 ICAAP report will be approved during the first few months of 2025.

Unicaja has carried out specific exercises to assess the materiality of C&E risks. This assessment is performed, as indicated in the ECB Guide itself, by considering the effect of C&E risks on the risk categories already existing in the risk management framework.

Thus, Unicaja has carried out an exhaustive identification of the channels that transmit C&E risks to traditional risk factors, assessing which risks may have a material impact, and in what time frame these material impacts would manifest themselves (if any). The possible transmission channels identified are impacts on Profit and Loss, this being the predominant transmission channel; impacts on cash flows, more difficult financing channels, additional CapEx, higher leverage, or asset valuation haircuts, among others. For the development of the transmission channel matrices, the model described in the EBA document *"Report on Management and Supervision of ESG Risks for Credit Institutions and Investment Firms"*, which describes the main elements to be defined within the causal chains that relate C&E risks to traditional risks, was taken as the main reference, in addition to a general battery of transmission channels.

The time horizons used by Unicaja for these exercises, following the guidelines of the EBA publication "*Guidelines on ESG risks management*", are 0-3 years for the short term, 4-5 years for the medium term, and 6-10 years for the long term (later extended to 12 years during 2024) This 0-10 year threshold coincides with the time horizons used in the double materiality analysis required in the ESRS: short term (0-1 year), medium term (1 to 5 years) and long term (> 5 years).

Regarding the calculation of financial effects, in the case of impacts derived from financial materiality, these are quantified through established models to the extent possible (for example, for climate risks, *accelerated, late push, or delayed* models have been used), resorting to estimates in the event of not being able to resort to specific models. Further details of the methodology employed is given in IRO-1 of ESRS 2, *Materiality Assessment Process*.

With regards to the evaluation of operational resilience in business risk, the level of diversification of the Bank's business is analyzed to assess its resilience to climate risks. To evaluate the operational resilience of Unicaja's business model in the face of environmental risk, a quantitative metric has been calculated that measures the percentage of interest and fee income from each of the emission-intensive business sectors as a percentage of the Group's total interest and fee income at the consolidated level.

This metric is therefore similar to that employed in several supervisory exercises, including the one-off ECB Climate Stress Test (Fit-for-55 climate risk) to measure the sensitivity of banks' business models to transition risk. It is worth mentioning that this metric takes the ECB's classification by GHG-intensive sectors as its segmentation axis, which does not consider the specific alignment/disalignment of Unicaja's counterparties with the EU's 2030/2050 decarbonization objectives, but rather an approximation of the pollutant profile of the counterparties according to their sector of activity.

Therefore, and in terms of its consideration as a strategic element, the new challenge of sustainability is assumed by the Unicaja Group as an opportunity for development and improvement in its daily management, for which purpose it is working 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 investment 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.

Unicaja considers that the adequate management of these ESG risks represents some of the most relevant challenges for society, people, and the global economy. From a risk perspective, this management is conditioned by the economic activity (sector), as well as by the geographic location of its counterparties, the issuance of financial instruments and the investment profile.

For the Bank, such management is also part of an overall work program which serves to analyze the financial and non-financial, marketing and good governance impacts in order to position itself as a Bank committed to sustainability and its derived impacts. In 2020, the Group began a series of initiatives aimed at measuring the impact of such risks on its financial structure and enabling it to act effectively in this area in the medium and long term. These initiatives included an Action Plan on Sustainable Finance, completed in 2023, which promotes the integration of ESG criteria into its business model.

In addition, during the February 2024 Board of Directors meeting the "Policy on the integration of sustainability risks in the decision-making process and in the advance on investment and insurance products" and the "Due diligence policy in relation to the main adverse impacts on sustainability factors in investment decisions" were updated.

The Board of Directors' meeting of April 2024 approved the update of the Sustainability Policy, in which the previous Corporate Social Responsibility Policy was integrated, as well as an updated Environmental, Energy and Climate Change Policy.

In short, both with its 2022-2024 Strategic Plan applicable in fiscal year 2024 and with the new 2025-2027 Strategic Plan, and through the conducting of its ordinary activity, Unicaja aims to become a more profitable, sustainable digital bank, one with a low risk profile and increasing shareholder remuneration. In this respect, as one of the goals of the aforementioned Strategic Plans, the Bank aims to support sustainability by:

- Promoting sustainability proposals in all lines of business (financing, savings and investment).
- Developing an advisory offering linked to Next Generation EU funds.

  The Bank has identified metrics for achieving sustainable targets 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.
- Developing and executing the Sustainable Finance Action Plan, aligned with supervisory expectations on climate and environmental risk management. With this Plan, the Bank has ordered the transition towards a model that integrates aspects related to sustainability and has also integrated those risks associated with climate change and the environment into the management model itself, in addition to defining targets and establishing metrics and indicators to facilitate strategic decision-making.

In 2023, the Bank completed the development and implementation of the most relevant milestones contemplated in said Plan. Specifically, it continues with the incorporation of factors related to climate and environment in risk decision-making, with a special focus on the admission process in the corporate segment.

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.

1.4.2. Materiality assessment process (ESRS 2 IRO-1)

The materiality assessment process begins with the development of an overview of the Bank's business activities and relations, the context in which they take place, and an understanding of these key stakeholders affected, in order to identify the Bank's impacts (impact materiality) and the risks and opportunities (financial materiality) of the Bank. More detail on this first phase is given in *ESRS 2 SBM-1 Strategy, Business Model, and Value Chain* and *ESRS 2 SBM-2 Stakeholder Interests and Opinions*.

Once this phase has been completed, the Bank proceeded to the identification of plausible IROs related to environmental, social, and governance issues in its own operations and upstream and downstream in its value chain. The result of this analysis is a list of impacts, risks, and opportunities for further evaluation and analysis in the next step.

Process of evaluation and determination of material IROS

Starting from this point, the Bank proceeds to initiate the actual process of *Evaluation and determination of material IROs related to sustainability issues*. In this phase, the Bank proceeds to apply the relevant criteria using appropriate quantitative and/or qualitative thresholds to assess impact materiality and financial materiality, in order to determine actual and potential material impacts, and material risks and opportunities by assessing materiality:

- *Negative impacts*: in the case of actual negative impacts, the relative importance is based on the severity of the impact (magnitude, scope, and irremediableness of the impact), while in the case of potential impacts it is based on the severity and likelihood of the impact.

- *Positive impacts*: the relative importance is based on the magnitude and scope of the impact in the case of actual impacts, and for potential impacts it is based on the magnitude, scope, and probability of the impact.

- *Risks and opportunities*: materiality is assessed based on a combination of the probability of occurrence and the potential magnitude of financial effects.

Assessment of impact materiality

The impact materiality assessment process is defined based on the following points:

- *Design of methodology for impact materiality*: to be able to adequately measure the probability and severity of the positive and negative impacts of the Bank on its environment, considering the opinion of *stakeholders* on the issues in which they show the greatest interest.

- *Design and sending of questionnaires for stakeholders*: referring to the topics and subtopics in which each stakeholder group is considered to be most involved,

- *Analysis of complementary sources of information*: mainly regulations, sector reports, market trends, rating agencies, and expert judgment.

- *Determination of impact materiality and construction of the matrix*: in relation to IROs (positive and negative impacts) but grouped in terms of topic (with granularity by sub-topic defined in the ESRS).

Design of the methodology for impact materiality

First, the Bank defined a five-value scale to measure both the **likelihood** and the **severity/materiality** of the impacts, with the following scores: (1) low, (2) medium-low, (3) medium, (4) medium-high and (5) high.

- The **gravity** of a negative impact depends on three factors: magnitude, scope, and irremediableness. The **materiality** of a positive impact depends on two factors: magnitude and scope. Severity is calculated by averaging the magnitude and extent scores upward and subtracting the score for irremediableness (which in turn is the average of three other factors). To calculate the materiality, it is only necessary to make an upward average between magnitude and extent, as detailed below.

- The **probability** is only applicable in the case of potential impacts. The scale of values has been matched to an approximate percentage probability: low (0-20%), medium-low (20-40%), medium (40-60%), medium-high (60-80%), and high (80-100%). Actual impacts are always given a high probability (100%).

In case of a potential negative impact on **human rights**, the severity of the impact prevails over its probability, in accordance with paragraph 45 of the ESRS. In these cases, in terms of the method, when it is a negative impact that affects human rights issues, the use of the "low" or "medium-low" categories in the assessment of the magnitude (severity) is ruled out.

Severity

The *severity* is therefore determined as follows:

$$\text{Severity/Materiality} = \text{Magnitude} + \text{Extent}$$

in the case of negative impacts, the irremediableness is also calculated:

$$\text{Severity/Materiality} = \text{Magnitude} + \text{Extent} - \text{Irremediableness}$$

in accordance with paragraphs 43, 45, and 46 of ESRS 1.

For the definition and quantification of irremediableness, the Bank has taken the stipulations of the *UN's Human Rights Due Diligence Training Facilitation Guide* as a reference, which defines that the measurement of severity requires breaking down the following three elements: (i) Scale (magnitude): this equates to the severity or seriousness of the impact. (ii) Extent: this relates to the number of people affected. (iii) Irremediableness: this refers to any limit on the ability to return those affected to a situation at least equal or equivalent to the one they had before the adverse impact.

In relation to irremediableness, the Guide defines this as a measure of the ability to restore someone's rights. It often involves an estimate of the "promptness of the action required" to restore the rights of the affected individual to the same level prior to the business operations that affected him or her. Based on this, the Bank defines the degrees of irremediableness as follows:

i. High: unless action is taken immediately, it will never be possible to remedy the impact of human rights violations.

ii. Medium: unless action is taken soon, the impact of human rights violations is unlikely to be remedied.

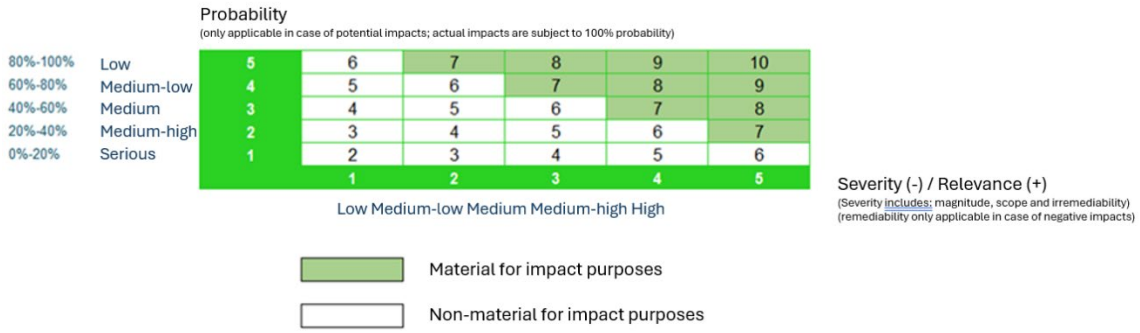
iii. Low: it is not necessary to act immediately to remedy the human rights violations in their entirety.

Taking into account the following for its quantification:

Irremediableness = Feasibility + Immediacy + Predisposition

Once the measurements have been quantified, when the sum of the score given to severity/relevance and probability is **equal to or greater than 7**, the positive or negative impact is considered to be material from the point of view of impact materiality.

Thus, the impact materiality assessment matrix is defined as follows:



Design of the methodology for financial materiality

Similarly, a financial materiality assessment matrix is established based on two parameters: *probability* and magnitude, based on the provisions of paragraphs 49 and 51 of ESRS 1.

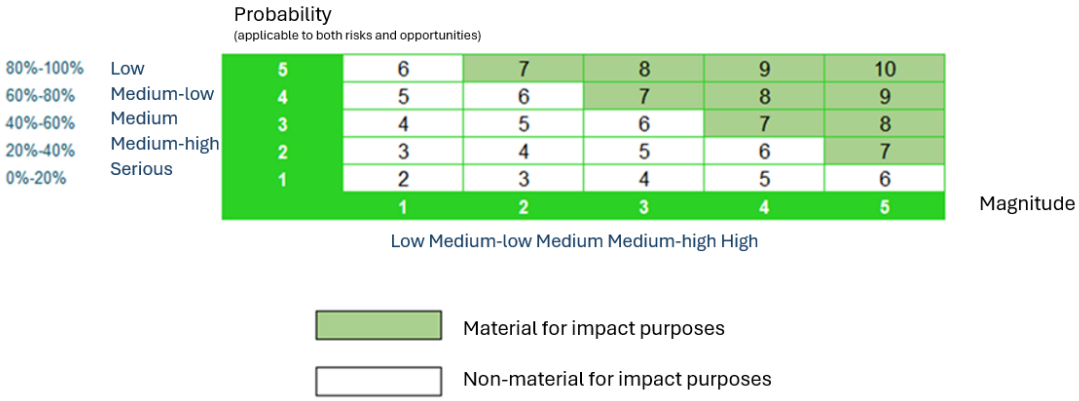
- A five-value scale has been defined to measure both the likelihood and magnitude of risks and opportunities, with the following scores: (1) low, (2) medium-low, (3) medium, (4) medium-high and (5) high.

- The **magnitude** is the potential amount of financial impact that risks and opportunities may cause. As a reference of that which is considered a low magnitude, the same criterion used in the ICAAP has been used, which is the amount that would result in a variation of 10 basis points in the CET1 phased-in ratio, i.e. 0.10% of the risk-weighted assets (RWAs) of the last audited close, which is defined as the threshold for which to determine materiality.

- The **probability** applies to both risks and opportunities. The scale of values has been matched to an approximate percentage probability: low (0-20%), medium-low (20-40%), medium (40-60%), medium-high (60-80%), and high (80-100%).

To ensure consistency in the financial materiality assessment methodology, quantitative benchmarks have been calculated where the magnitudes of the risks and opportunities must be at each level of the scale, so that the expected effect (multiple of magnitude and probability) is above or below the defined threshold.

When the sum of the score given to magnitude and probability is **equal to or greater than 7**, the risk or opportunity is considered to be material from a financial materiality standpoint.



Design and sending of questionnaires to stakeholders.

For the process of identifying significant issues for the stakeholders defined, the recommendation established in the ESRS on the conducting of surveys aimed at these groups has been taken into account.

As mentioned in section *1.3.2 Stakeholder Interests and Opinions (SMB-2)*, the Unicaja Group conducts a specific analysis of the opinions of the different stakeholders on the matters established in the ESRS for the purposes of sustainability information. These analysis exercises are expressly designed to capture the opinion of the Unicaja Group's stakeholders for each of the topics, with stakeholder surveys being of particular note.

The Unicaja Group has designed specific questionnaires to capture the opinion of relevant stakeholders in relation to various sustainability issues, based on the topics defined by the ESRS. In the design of these questionnaires, the opinion of each stakeholder group does not have the same relative weight, rather the weighting of each group is assigned according to the issue being analyzed and its degree of impact.

Thus, the Bank has conducted surveys and studied their results to be included as part of the double materiality analysis process to determine the material Impacts, Risks, and Opportunities for the following stakeholders identified:

- Customers and users
- Shareholders and investors
- Staff
- Suppliers

With respect to other stakeholders, Unicaja does not consider it feasible to carry out surveys with regulatory/supervisory bodies, since this channel of communication with these bodies has not been established. The continuous supervisory dialog that the Bank maintains with regulatory bodies, both directly and through sector organizations, allows the Bank, in turn, to obtain their point of view through the regulations issued, guidelines, directives, and recommendations issued to the supervised entities.

Likewise, Unicaja has opted to cover the opinion of society in general through other methods that it considers to be much more effective in capturing the point of view of such a broad and diverse group of people.

Stakeholder weightings in surveys

The Unicaja Group takes the opinions of stakeholders into account in the process of assessing materiality, and particularly significantly in impact materiality. Further detail on the stakeholder creation and analysis process is provided in IRO-1 of ESRS 2, *Materiality Assessment Process*.

In any case, the Unicaja Group has weighting on which basis it should consider the opinions of its stakeholders depending on the subject matter affected, thus determining when surveys are used to more directly capture the opinion of stakeholders.

Thus, a weighting is assigned to each relevant stakeholder of the Unicaja Group specifically for each of the topics indicated by the ESRS. This weighting is different for each topic, as the issues covered by each topic affect each stakeholder group differently. On this basis, when taking the opinions of the Unicaja Group's stakeholders into account for each topic, greater consideration will be given to those groups that have been assigned a higher weighting in relation to that specific topic.

Determination of the impact matrix and construction of the IRO identification matrix.

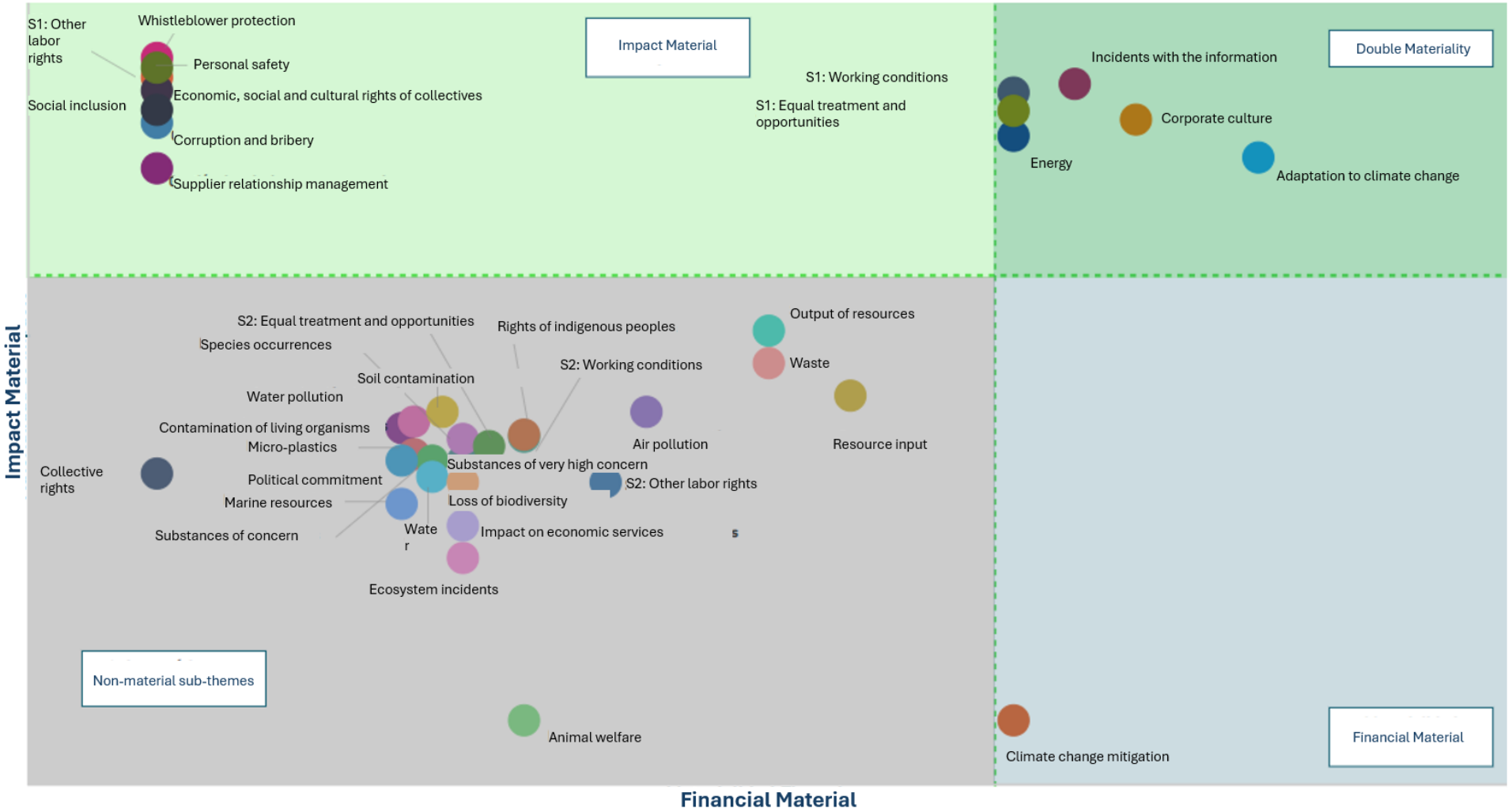
Once all the necessary elements for the evaluation of the impacts, risks, and opportunities detected were quantified, the Bank proceeded to the construction of the IRO matrix, identifying and completing the following fields:

i. *IRO Code*
ii. *IRO Description*
iii. *Severity/*materiality, "severity" referring to negative occurrences and "materiality" referring to positive impacts.
iv. *Extent*: the extent of the impact is a component to measure the severity/materiality for both positive and negative events. Refers to the effect or significance of an impact: for example, how many people are affected.
v. *Remediableness*: the remediableness of an impact only applies in the case of negative impacts. The more difficult it is to remedy a negative impact, the greater its severity.
vi. *Probability*: probability is only involved in the case of potential events, since actual events always have a 100% probability of occurrence.
vii. *Impact materiality conclusion*, which includes the conclusion as to whether or not the IRO (in this case, a positive or negative impact) is material from an impact materiality point of view.
viii. *Transmission channel*: this is the financial variable that is affected by the IRO (risk or opportunity). In accordance with paragraph 49 of ESRS 1, they may have an effect on the development of the financial position, financial performance, cash flows, access to financing, or the cost of capital, in the short, medium, or long term.
ix. *Magnitude*: refers to the amount of risk or opportunity on the financial variables mentioned above.
x. *Probability*: refers to the probability of occurrence of the risk or opportunity. In this sense, all risks and opportunities are potential.
xi. *Financial materiality conclusion*, which includes the conclusion as to whether or not the IRO (in this case, risks or opportunities) is material from a financial materiality standpoint.
xii. *Rational*: description according to which the IRO is considered to be material or not (by impact materiality or financial materiality), as appropriate.
xiii. *Overall conclusion for materiality assessment*, which includes the overall conclusion on the materiality of the IRO. According to paragraph 28 of ESRS 1, a sustainability issue is material if it is material in terms of impact materiality, financial materiality, or both.

The materiality matrix, which shows the result of the analysis by financial materiality, impact, and double materiality, is shown below in graph form:

(Free translation from the original in Spanish. In the event of discrepancy, the Spanish-language version prevails)

Materiality Matrix by Sub-topic



By way of conclusion of the Bank's IRO matrix, a summary of the material *Impacts, Risks, and Opportunities* is provided,

		Material IROs				Total
ESRS	Topic	Positive impacts (*)	Negative impacts	Risks	Opportunities	
E1	Climate change	4	0	3	3	10
E2	Pollution	0	0	0	0	0
E3	Water and marine resources	0	0	0	0	0
E4	Biodiversity and ecosystems	0	0	0	0	0
E5	Circular economy	0	0	0	0	0
S1	Own personnel	14	2	3	1	20
S2	Value chain workers	0	0	0	0	0
S3	Affected groups	6	0	0	0	6
S4	Consumers and end users	7	0	2	0	9
G1	Business conduct	5	1	0	1	7
		36	3	8	5	52

(*) For the purposes of presenting this summary, Unicaja's actual positive impacts have been grouped at the sub-topic or sub-sub-topic level as defined in the ESRS.

Details of these are provided in the *Impact, risk, and opportunity (IRO) management* sections of each of the material topics disclosed in this Sustainability Report.

The description of the decision-making process derived from this assessment process, and the degree and manner in which the process is integrated into both the overall risk management process and the Bank's management process, is provided in section *1.4.1 Interaction of the IROs with the strategy and business model*.

1.4.3. Applicable disclosure requirements (ESRS 2 IRO-2 and MDR)

As a result of that described above in section *ESRS 2 IRO-1 Materiality Assessment Process*, 52 *Impacts, Risks, and Opportunities* in relation to which the Unicaja Group must disclose information in this *Sustainability Report* were determined, the following topics and subtopics of those established in the ESRS having been classed as significant:





Of the aforementioned sub-topics, and in application of the disclosure requirements established in the ESRS, the following information disclosed in the Bank's Sustainability Report is detailed below, along with the section in which it is found:

ESRS disclosure requirements covered by the sustainability statement				
Disclosure requirement		**Section**		**Subsection**
ESRS 2 BP-1	General basis for the preparation of the sustainability statement.	1.1 General Information - Introduction	1.1.2	Basis of presentation of the statement of sustainability
ESRS 2 BP-2	Information relating to specific circumstances.		1.1.3	Criteria for the preparation of sustainability information
ESRS 2 GOV-1	Role of administrative, management,and supervisory bodies.	1.2 General Information - Governance	1.2.1	Role of governing and management bodies
ESRS 2 GOV-2	Information provided to the company's administrative, management and supervisory bodies and sustainability issues addressed by them.		1.2.1	Role of governing and management bodies
ESRS 2 GOV-3	Integration of sustainability-related performance into incentive systems.		1.2.2	Integration of sustainability factors into incentive systems.
ESRS 2 GOV-4	Due diligence statement.		1.2.3	Due diligence statement.
ESRS 2 GOV-5	Risk management and internal controls with respect to sustainability disclosures.		1.2.4	Risk management and internal controls
ESRS 2 SBM-1	Strategy, business model, and value chain.	1.3 General Information - Strategy	1.3.1	Strategy, business model, and value chain.
ESRS 2 SBM-2	Stakeholder interests and opinions.		1.3.2	Stakeholder interests and opinions.
ESRS 2 SBM-3	Impacts, risks, and opportunities and their interaction with its strategy and business model.	1.4 General Information - Impact, Risk, and Opportunity (IRO) Management	1.4.1	Interaction of IROs with strategy and business model
ESRS 2 IRO-1	Description of the process for identifying and assessing material impacts, risks, and opportunities.		1.4.2	Materiality assessment process
ESRS 2 IRO-2	Disclosure requirements set forth in the ESRS covered by the company's sustainability status		1.4.3	Applicable disclosure requirements
ESRS 2 MDR-P	Policies adopted to manage material sustainability issues		1.4.3	Applicable disclosure requirements
ESRS 2 MDR -A	Actions and resources for material sustainability issues		1.4.3	Applicable disclosure requirements
ESRS 2 MDR -P	Parameters in relation to material sustainability issues		1.4.3	Applicable disclosure requirements
ESRS 2 MDR -M	Monitoring of the effectiveness of policies and actions through targets		1.4.3	Applicable disclosure requirements

ESRS disclosure requirements covered by the sustainability statement				
Disclosure requirement		**Section**		**Subsection**
ESRS 2 GOV-3	Integration of sustainability-related performance into incentive systems.	2.1 Environmental Information - Climate Change	2.1.1	Governance
E1-1	Transition plan for climate change mitigation		2.1.2	Strategy
ESRS 2 SBM-3	Impacts, risks, and opportunities and their interaction with its strategy and business model.		2.1.3	Strategy
ESRS 2 IRO-1	Description of the process for identifying and assessing material impacts, risks, and opportunities.		2.1.3	Impact, Risk, and Opportunity (IRO) Management
E1-2	Policies related to climate change mitigation and adaptation.		2.1.4	Policies and actions
E1-3	Actions and resources related to climate change policies.		2.1.4	Policies and actions
E1-4	Goals related to climate change mitigation and adaptation.		2.1.5	Parameters and goals
E1-5	Energy consumption and mix.		2.1.5	Parameters and goals
E1-6	Scope 1, 2, and 3 gross GHG emissions and total GHG emissions.		2.1.5	Parameters and goals
E1-9	Expected financial impacts of material physical and transitional risks and potential opportunities related to climate change		2.1.5	Parameters and goals

ESRS disclosure requirements covered by the sustainability statement				
Disclosure requirement		**Section**	**Subsection**	
ESRS 2 SBM-2	Stakeholder interests and opinions.	3.1 Company information -Own personnel	3.1.1	Strategy
ESRS 2 SBM-3	Impacts, risks, and opportunities and their interaction with its strategy and business model.		3.1.2	Impact, Risk, and Opportunity (IRO) Management
S1-1	Policies related to own personnel.		3.1.3	Policies and actions
S1-2	Processes for collaborating with own employees and employee representatives on impacts.		3.1.3	Policies and actions
S1-3	Processes to remedy negative impacts and channels for employees to express their concerns.		3.1.3	Policies and actions
S1-4	Adoption of measures related to material impacts on own personnel, approaches to mitigate material risks and take advantage of material opportunities related to own personnel and effectiveness of such actions.		3.1.3	Policies and actions
S1-5	Goals related to managing material adverse events, driving positive events, and managing material risks and opportunities.		3.1.4	Parameters and goals
S1-6	Characteristics of the company's employees.		3.1.4	Parameters and goals
S1-7	Characteristics of non-payroll workers among the company's own personnel.		3.1.4	Parameters and goals
S1-8	Coverage of collective bargaining and social dialog.		3.1.4	Parameters and goals
S1-9	Diversity parameters.		3.1.4	Parameters and goals
S1-10	Adequate salaries.		3.1.4	Parameters and goals
S1-11	Social protection		3.1.4	Parameters and goals
S1-12	People with disabilities.		3.1.4	Parameters and goals
S1-13	Training and skill-building parameters.		3.1.4	Parameters and goals
S1-14	Health and safety parameters.		3.1.4	Parameters and goals
S1-15	Work-life balance parameters.		3.1.4	Parameters and goals
S1-16	Remuneration parameters (salary gap and total compensation).		3.1.4	Parameters and goals
S1-17	Impacts, claims and serious impacts related to human rights.		3.1.4	Parameters and goals

ESRS disclosure requirements covered by the sustainability statement				
Disclosure requirement		**Section**	**Subsection**	
ESRS 2 SBM-2	Stakeholder interests and opinions.	3.2 Social information - Affected groups	3.2.1	Strategy
ESRS 2 SBM-3	Impacts, risks, and opportunities and their interaction with its strategy and business model.		3.2.2	Impact, Risk, and Opportunity (IRO) Management
S3-1	Policies related to affected groups.		3.2.3	Policies and actions
S3-2	Processes to collaborate with affected groups on impacts.		3.2.3	Policies and actions
S3-3	Processes for remedying negative incidents and channels for affected groups to express their concerns.		3.2.3	Policies and actions
S3-4	Adoption of measures related to materiality impacts on affected groups, approaches to manage materiality risks and take advantage of materiality opportunities related to affected groups, and effectiveness of such actions.		3.2.3	Policies and actions
S3-5	Goals related to managing material adverse events, driving positive events, and managing material risks and opportunities.		3.2.4	Parameters and goals

ESRS disclosure requirements covered by the sustainability statement				
Disclosure requirement		**Section**	**Subsection**	
ESRS 2 SBM-2	Stakeholder interests and opinions.	3.3 Company Information - Consumers and end users	3.3.1	Strategy
ESRS 2 SBM-3	Impacts, risks, and opportunities and their interaction with its strategy and business model.		3.3.2	Impact, Risk, and Opportunity (IRO) Management
S4-1	Policies related to consumers and end users.		3.3.3	Policies and actions
S4-2	Processes to collaborate with consumers and end users on impacts.		3.3.3	Policies and actions
S4-3	Processes to remedy negative incidents and channels for consumers and end users to express their concerns.		3.3.3	Policies and actions
S4-4	Adoption of measures related to materiality impacts on consumers and end users, approaches to mitigate materiality risks and take advantage of materiality opportunities related to consumers and end users, and the effectiveness of such actions.		3.3.3	Policies and actions
S4-5	Goals related to managing material adverse events, driving positive events, and managing material risks and opportunities.		3.3.4	Parameters and goals
ESRS 2 GOV-1	Role of administrative, management,and supervisory bodies.	4.1 Information on governance - Business conduct	4.1.1	Governance
ESRS 2 SBM-3	Impacts, risks, and opportunities and their interaction with its strategy and business model.		4.1.2	Impact, Risk, and Opportunity (IRO) Management
ESRS 2 IRO-1	Description of the process for identifying and assessing material impacts, risks, and opportunities.		4.1.2	Impact, Risk, and Opportunity (IRO) Management
GOV1-1	Corporate culture and corporate culture and business conduct policies.		4.1.3	Policies and actions
GOV1-2	Supplier relations management.		4.1.3	Policies and actions
GOV1-3	Prevention and detection of corruption and bribery.		4.1.3	Policies and actions
GOV1-4	Confirmed cases of corruption or bribery.		4.1.4	Parameters and goals
GOV1-6	Payment practices.		4.1.4	Parameters and goals

With respect to the policies adopted to manage material sustainability issues, the following is a list of these policies as of year-end 2024, which are considered to be transversal and are therefore disclosed in this chapter on General Information:

Policy	Description	Person responsible for implementation	Dissemination
Corporate Sustainability Policy	Unicaja's Sustainability Policy is aimed at strengthening its leadership in sustainability at a domestic level, seeking to maximize positive and minimize negative impact in environmental, social and governance areas. This policy establishes Unicaja's strategic positioning and general objectives in business management, as well as in the design and marketing of financial products and services aligned with ESG criteria. It also responds to international commitments such as the Paris Agreement, the Global Compact Principles, the 2030 Agenda, and the Sustainable Development Goals (SDGs). Unicaja's purpose is "Helping people thrive", which implies accompanying customers and employees on their path to prosperity, understanding their needs, and empowering their daily growth.	Board of Directors	Corporate Website
Board of Directors Diversity Policy	The purpose of this Policy is to promote diversity in terms of gender, experience, and knowledge in the composition of the Board of Directors, without any implicit bias that could imply any discrimination, and, in particular, to facilitate the selection of female Board Members.	Board of Directors	Internal use
Board of Directors Training Policy	With this Policy the Bank implements the criteria it must comply with as part of its corporate governance structure, with respect to the demands and requirements regarding the training and integration of the members of the Board of Directors and of the Board as a whole.	Board of Directors	Internal use
Corporate Governance Policy	Its objective is to define the corporate governance system of Unicaja, S.A. and its group, establishing the necessary premises to ensure sound and prudent management at all times.	Board of Directors	Corporate Website
Policy for the preparation and disclosure of economic-financial, non-financial, and corporate information	This Policy establishes the procedure to be followed by the Bank for the preparation and periodic provision of economic-financial, non-financial, and corporate information, and its publication through the appropriate channels that help to maximize the dissemination and quality of the information available to the market, investors, and other stakeholders.	Board of Directors	Intranet
Board Member Remuneration Policy	Its purpose is to establish, in full compliance with the scheme set forth in the Bank's Bylaws and other applicable regulations, the regulatory reference framework for the remuneration that may be received by the members of the Board of Directors.	General Shareholders Meeting	Corporate Website
Board Member Selection and Appointment Policy	Its purpose is to establish the procedures for the selection and appointment of the members of the Board of Directors, based on the functions to be performed, the aptitudes and competencies necessary or desirable for this purpose, and the time dedication required for the performance of the position.	Board of Directors	Internal use
Succession Policy	Need to formalize a succession policy that contemplates the establishment of procedures for the appointment of the most suitable candidate to occupy the positions of people with key functions, as well as to ensure continuity in the Bank's decision-making.	Board of Directors	Internal use

Policy	Description	Person responsible for implementation	Dissemination
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 Performance of the Financial Activity	The purpose of this policy is to establish the criteria that Unicaja takes into account for the evaluation of the suitability of the positions subject to the suitability system (members of the Board of Directors of the Company, General Managers, and Similar, and Other Key Personnel for the daily development of the Company's financial activity).	Board of Directors	Internal use
Procedure to Evaluate the Functioning of the Board of Directors and its Committees.	The purpose of this report is to analyze the functioning of the Board of Directors and its various support committees during the period under review.	Board of Directors	Internal use

In general, and unless expressly indicated otherwise, the Policies are approved by the Bank's Board of Directors.

The **Corporate Sustainability Policy** was approved by the Board of Directors in April 2024, replacing the previous Corporate Social Responsibility Policy in force until that date, and through it Unicaja's positioning is specified from the perspective of strategy and general objectives, corporate and business management, and the design and marketing of financial products and services according to ESG criteria, defining the purposes, values, and objectives of the Bank in terms of sustainability and the general principles to be applied in order to achieve the defined strategy.

The **Board of Directors Diversity Policy** was approved by the Board of Directors in January 2024 and supplements and partially implements 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 Performance of Unicaja's Financial Activity, Unicaja's Board Member Selection and Appointment Policy, Unicaja's Succession Policy and Unicaja's Board of Directors Training Policy.* Its purpose is to promote diversity in terms of gender, experience and knowledge in the composition of the Board and to ensure that it does not suffer from implicit biases that could imply any discrimination and, in particular, to facilitate the selection of female Board Members, thus guaranteeing the maintenance of the 40% representation target for female Board Members.

The **Board of Directors Training Policy** was modified and approved by the Board of Directors in February 2024, its objective being to establish the guidelines for the definition and updating of training programs aimed at ensuring that the members of the Board of Directors have the necessary knowledge, skills, and abilities to carry out their functions at all times.

The **Corporate Governance Policy** was modified and approved by the Bank's Board of Directors in September 2024, the Governing Bodies General Management being responsible for carrying out the review of this Policy and proposing its updating. This Policy defines the Bank's organizational structure and governing bodies, as well as the internal control framework, remuneration practices, and Codes of Conduct and behavior.

The **Policy for the preparation and disclosure of economic-financial, non-financial and corporate information**, was updated and approved by the Board of Directors in February 2024 with the incorporation of Guidelines for the preparation and disclosure of non-financial information. Its objective is to generate a relationship of trust and transparency with the various stakeholders within the framework of social interest, providing useful, timely, accurate information related to the Bank, its business, and its financial results, as well as material non-financial and corporate information. All of the above in accordance with international and national regulations related to disclosure requirements of prudential materiality applicable to credit institutions and in compliance with best corporate governance practices.

The **Board Member Remuneration Policy** was approved by the Extraordinary General Shareholders' Meeting of November 2023 for the 2024-2026 period, establishing a framework compatible with:

- the Company's business strategy,
- the economic and financial situation at any given time, and
- 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 **Director Selection and Appointment Policy**, modified and approved by the Board of Directors in January 2024, is aimed at promoting a balanced composition of the Board and its Committees, in accordance with the provisions of the regulations in force and the applicable guidelines and recommendations, as well as the Company's Bylaws and Board Regulations.

The procedures for the selection and appointment of Board members established in the Selection and Appointment Policy implement the provisions of Unicaja's Bylaws and Board Regulations on the appointment and re-election of directors and supplement the Policy for the Evaluation of Suitability and the Succession Policy, as well as the Diversity Policy.

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

In accordance with the provisions of the **Suitability Evaluation Policy**, candidates for Board Members must meet the suitability requirements necessary for the exercise of 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 relations and the incompatibility regime will also be taken into account.

The Board of Directors must 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.

As set out in Article 17 of the Articles of Association, 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.

The **Succession Policy** was amended and approved by the Board of Directors in February 2024 at the proposal of the Appointments Committee. Its purpose is to establish the appropriate internal procedures to carry out the selection and continuous evaluation of the members of the Board of Directors, General Managers, and similar persons and those responsible for the internal control functions and other persons with key functions within the Bank, thus complying with the supervisory expectations in this regard. In this regard, the European Central Bank has stipulated that the existence of a succession plan will be one of the requirements to be evaluated by the SSM, through the supervisory evaluation process (SREP).

The main objectives of this policy are as follows:

- To reduce possible disruptions and negative consequences on performance and continuity in the Bank's decision making that may result from the replacement of members of the group in question.
- To guarantee effective and orderly succession in relation to the different positions of the group in question.
- To ensure the necessary transparency in the decision-making process in relation to the group in question.
- To identify those responsible for carrying out the materialization of decision making.
- To establish the framework of the specific "Succession Plans" of the Bank that will be approved in implementation of this Policy and will be subject to periodic review.

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 Implementation of the Financial Activity was also modified and approved by the Board of Directors in February 2024 at the proposal of the Appointments Committee, and implements the provisions of the Bank's Bylaws and the internal regulations governing the operation of the Company's various governing bodies. It is supplemented by the Board Member Selection and Appointment Policy, the Succession Policy, the Board of Directors Diversity Policy, and the Board of Directors Training Policy. Its purpose is to establish the criteria and procedures that Unicaja takes into account for the evaluation of the suitability of the positions subject to the regime, defining the organizational framework and the functions and competencies of the different bodies involved.

The **Procedure for Assessing the Functioning of the Board of Directors** and its committees was also amended and approved by the February 2024 Board of Directors meeting, at the proposal of the Appointment Committee. This procedure implements the Policy for the Evaluation of the Suitability of the members of the Board of Directors, General Managers, and Similar and other Key Personnel, and analyzes the operation of the Board of Directors and its Committees for the purpose of formulating proposals that result, respectively, in the improvement of their activity and in their greater efficiency, and to serve as an additional information tool for the purposes of the continuous evaluation of the individual and collective suitability of the directors, defining the evaluation methodology and procedure in depth.

In addition to the aforementioned transversal policies, the Bank also has certain policies, procedures, plans and action frameworks of specific application in place for certain specific issues, which are detailed below:

Policy	Topics involved
Agreement on the working hours logging system used in Unicaja.	Bank Personnel (S1)
Code of Best Practices for mortgage debtors at risk of vulnerability, pursuant to Royal Decree 19/2022	Affected groups (S3)
Unicaja Group Code of Ethics	Own personnel (S1), Affected groups (S3), Consumers and end-users (S4), Business conduct (G1)
Performance and Development Potential Assessment	Bank Personnel (S1)
Prevention of Money Laundering and Combating the Financing of Terrorism procedure manual	Business conduct (G1)
Green bond issuance framework	Climate change (E1)
Action Plan - Project 0606 Customer Experience	Consumers and end users (S4)
Reception Plan	Bank Personnel (S1)
Career plan	Bank Personnel (S1)
Flexible compensation plan	Bank Personnel (S1)
Training plan	Bank Personnel (S1)
Equality Plan	Bank Personnel (S1)
2023-2024 Technology Plan	Consumers and end users (S4)
Transition Plan for the mitigation of climate change (*)	Climate change (E1)
Environmental, Energy and Climate Change Policy.	Climate change (E1)
Corporate Whistleblower Channel Management and Whistleblower Protection Policy	Consumers and end users (S4)
Commercial Communication Policy	Consumers and end users (S4)
Main Adverse Event Due Diligence Policy	Climate change (E1)
Dividend policy	Affected groups (S3)
Policy to exclude from financing certain economic activities that are particularly polluting.	Climate change (E1)
Policy for the Identification and Management of Conflicts of Interest and Related-Party Transactions of Significant Shareholders, Directors, Senior Executives and other Related Parties	Business conduct (G1)
Policy for the Integration of Sustainability Factors into Credit Risk Management	Climate change (E1)
Policy for the integration of sustainability risks into the decision-making process and investment product advice	Climate change (E1)
Occupational Risk Prevention Policy.	Bank Personnel (S1)
Prevention of Criminal Risk and Response to Non-Compliance Policy	Own personnel (S1), Business conduct (G1)
Policy for the prevention and management of conflicts of interest of the Group's employees.	Bank Personnel (S1)
Security Policy	Consumers and end users (S4)
Talent Selection and Attraction Policy	Bank Personnel (S1)
Internal Information System Policy	Bank Personnel (S1)
General Privacy Policy	Consumers and end users (S4)
Customer protection policy	Consumers and end users (S4)
Corruption and Bribery Prevention Policy	Business conduct (G1)
General Ethical Principles for Suppliers	Business conduct (G1)
Whistleblower Channel Management Procedure.	Own personnel (S1), Business conduct (G1)
Protocol for the prevention of sexual and/or gender-based harassment.	Bank Personnel (S1)
Protocol for the elderly and people with disabilities (under development)	Affected groups (S3)
Sectoral Protocol for rural areas (under development)	Affected groups (S3)
The EDUFINET financial education project	Affected groups (S3)

Policy	Topics involved
Internal Code of Conduct in the framework of the Securities Market	Own personnel (S1), Business conduct (G1)
Environmental Management System	Climate change (E1)
Unicaja Group's Internal Information System. Whistleblower channel management and whistleblower protection	Business conduct (G1)

(*) The Transition Plan for climate change mitigation was approved by the Board of Directors in February 2025.

Further details are provided in the MDR-P disclosure requirements for the Policies applicable to each of the different ESRS considered material for disclosure in this sustainability report (E1 Climate Change, S1 Own Personnel, S3 Affected Groups, S4 Consumers and end users, and G1 Business Conduct), as described in their respective *Policies and Actions* sections.

With respect to actions and resources, in relation to sustainability matters, these are also implemented in the aforementioned section entitled *Policies and Actions* of the ESRS subject to disclosure, to comply with the MDR-A disclosure requirements.

In the 2025-2027 Strategic Plan, approved by the Board of Directors in December 2024, sustainability is established as one of the fundamental pillars for evaluating the effectiveness of policies and actions. Therefore, it includes various KPIs related to the evolution of the ESG business, such as decarbonization targets in polluting (Oil&Gas and Energy) and mortgage sectors, social and governance KPIs, such as those related to diversity in management positions and the gender pay gap, compliance with the accessibility regulation that will come into force in 2025, and beneficiaries of financial education workshops or sessions, among others. These are described in greater detail in the *Parameters and goals* sections of each of the topics of this Sustainability Report.

2. Environmental information

2.1. Climate change (ESRS E1) **424**
2.1.1. Governance (ESRS 2 GOV-3) 426
2.1.2. Strategy 427
2.1.3. Impact, risk and opportunity management (ESRS 2 SBM-3 and IRO-1, E1-2, E1-3) 435
2.1.4. Policies and actions 451
2.1.5. Parameters and goals 465
2.2. Disclosure of information under Article 8 of Regulation (EU) 2020/852 (Taxonomy Regulation) **483**

2.1. Climate change (ESRS E1)

The Unicaja Group 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. In order to comply with these issues, Unicaja incorporated sustainability as one of the main pillars of its 2022-2024 Strategic Plan, developing a Sustainable Finance Plan, the implementation of which was completed in 2023.

In the same way, sustainability has maintained its consideration as a strategic cross-cutting axis in the 2025-2027 Strategic Plan approved by the Board of Directors in December 2024.

Commitment to the environment

The Group's environmental commitment was incorporated into the Corporate Social Responsibility Policy approved by the Board of Directors in its session of April 26, 2024. This policy integrates the previous "Corporate Social Responsibility Policy".

Respect for the environment is defined as a general principle: Unicaja's strategy will enable it to face the global challenge posed by climate change, involving its main stakeholders in the establishment of policies and procedures focused on its adaptation and mitigation in the areas of business and risk management, in particular, through the assumption of international protocols and standards, implementing their best practices.

This commitment is reflected in certain practices, which, as far as the environment is concerned, are as follows:

- Definition of specific actions that demonstrate the Group's commitment to the environment and energy savings, as well as its position on climate change.
- Promotion of 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.
- Promotion of 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 projects.
- Promoting 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.

At the same time, the latest version of the "Unicaja Group's Environmental, Energy, and Climate Change Policy" was revised and approved by the Board of Directors on April 26, 2024. Within the more general framework of action outlined by the Sustainability Policy, this policy aims to establish the basic principles of action in environmental, energy efficiency, and climate change management matters in order to reduce Unicaja'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 (Regulation 2020/852).

The Policy is aligned with the Ten Principles of the United Nations Global Compact, the achievement of the Sustainable Development Goals (SDGs) of the 2030 Agenda, and the Paris Climate Agreement.

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

Aware of the possible materialization of risks associated with climate change and environmental deterioration, the Unicaja 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.

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 and waste management, 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. Unicaja has calculated and verified its own carbon footprint for fiscal years 2022 and 2023, which has been registered in the MITECO registry and has been awarded the "CALCULO" seal for Scopes 1, 2 and 3.

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.
- Directive 2022/2464 of 14 December 2022 on corporate sustainability reporting (CSRD).
- European Sustainability Reporting Standards (ESRS).
- The recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).
- The European Commission's 2018 Action Plan for Financing Sustainable Growth, revised in 2021.
- Energy saving and efficiency strategies issued by the competent authorities.

The Bank has an Environment and Energy Operational Working Group for environmental and energy management, which is responsible for analyzing and issuing rulings on environmental and energy matters. These can involve the organization's main centers and 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:

- To foster continuous improvement in environmental management and energy performance, adopting sustainable and efficient practices that prevent or minimize pollution generated by the Bank's activities.
- 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.
- 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.
- 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.
- To foster the awareness of environmental and energy matters among stakeholders, including Unicaja's employees and management, as well as their involvement, in order to foster environmental protection and custodianship, as well as to improve energy performance.
- To promote training for staff and Management and, depending on their level of responsibility, provide the necessary knowledge for the implementation and monitoring of good environmental and energy efficiency practices.
- To boost 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; and the design activities that consider the improvement of energy performance.
- To work alongside customers, suppliers, public authorities, and society in general on all matters related to environmental protection, improving energy efficiency, energy use and consumption, and initiatives aimed at preventing, mitigating, and adapting to climate change.
- To incorporate environmental and energy efficiency criteria when making decisions on the awarding of contracts for the provision of services.
- To promote compliance among suppliers with the United Nations Global Compact Principles and best practices in energy efficiency and the circular economy.
- To establish programs that define objectives and goals set by the integrated management system and ensure the availability of the necessary resources, leading to the continuous improvement of environmental and energy performance by conducting rigorous audits and self-assessments of compliance with this Policy, thus issuing follow-up reports.
- Make the Policy available to all interested parties and transparently inform stakeholders about the position, management, controls, and results related to the environment, climate change, and energy performance.

2.1.1. Governance (NEIS 2 GOV-3)

The conditions of the incentive system are approved and updated, at the proposal of the Steering Committee, by the Board of Directors, after passing through the Remuneration Committee, since matters affecting the identified Collective must be approved by this body.

The Bank has established an incentive system since 2023 in general for all employees, which grants a variable remuneration for those employees who comply with it. This incentive system establishes corporate objectives common to all employees, departmental objectives, and finally individual objectives.

In the case of the Steering Committee, the corporate objectives have a relative weighting of 50% of the total objectives. And within the corporate objectives, three ESG objectives are established, with a combined weighting of 10% of the total corporate objectives, two of which are environmental in nature: sustainable financing and decarbonization of the portfolio.

Further detail on decarbonization targets is provided in the following section *2.1.2 Strategy*, with the requirements set out in *E1.1 Climate change mitigation transition plan.*

2.1.2. Strategy

Regarding decarbonization targets, based on the analysis of emissions from the different portfolios and sectors, the Bank's Board of Directors meeting held in April 2023 approved establishing the following decarbonization targets for the credit investment portfolios in the sectors that are considered to be the most intensive in Greenhouse Gas emissions and that have a greater contribution to the carbon footprint: Fossil Fuels ("Oil & Gas"), Energy and the residential mortgage portfolio. These targets imply a reduction in the intensity of emissions of 28% for the residential mortgage portfolio and of 62% and 28% for the Energy and Fossil Fuels sectors, respectively, taking 2030 as the temporal horizon, and using 2022 as the base year:

Sector / Portfolio	Reference scenario	Scope of emissions	Metrics	Base year 2022	Target 2030	% decarbonization
Oil & Gas	IAE Net Zero 2050	1 + 2 + 3	tCO_2eq/ M€	3.013	2.169	**- 28%**
Energy	IAE Net Zero 2050	1 + 2	$KgCO_2eq/MWh$	115	44	**- 62%**
Residential mortgage portfolio	IAE Net Zero 2050	1 + 2	$KgCO_2eq/m^2$	54	39	**- 28%**

Climate Change Mitigation Transition Plan (NEIS E1-1)

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 1.5ºC by 2050. To this end, Unicaja is working on adopting methodologies for setting decarbonization targets aligned with the Paris Agreement, such as SBTi (Science Based Targets) or PACTA (Paris Agreement Capital Transition Assessment).

In line with this, the Board of Directors of the Bank has approved in February 2025, after approval and elevation by both the Steering Committee and the Sustainability Committee, a **Transition Plan** for climate change mitigation.

The main objective of the so-called "CSRD Transition Plan" of the Unicaja Group is to ensure compliance with the European Sustainability Reporting Standards, specifically paragraph 16 of the NEIS E1, "Climate Change". This plan includes an assessment of the impacts, risks and opportunities associated with climate change, describing how it strategically integrates these aspects into its decision-making and risk management processes. This will allow the Unicaja Group to not only mitigate risks and negative impacts, but also to identify new positive impacts and business opportunities in the context of the transition to a low-carbon economy.

During the 2025 financial year, the Unicaja Group will work on the adoption of a Prudential Transition Plan, through which it not only seeks to align itself with the guidelines established by the European Banking Authority (EBA), but also wishes to incorporate the best practices and recommendations contained in documents published by various organizations and industry associations. This Prudential Transition Plan will include, from a tactical point of view, certain measures and actions to be taken by the Unicaja Group to mitigate the impact of climate change and will incorporate all the requirements of the new EBA Guidance on ESG Risk Management of January 8, 2025 (referred to as EBA/GL/2025/01).

The following describes how the Transition Plan complies with NEIS E1-1:

► Unicaja's objectives

Unicaja currently has decarbonization targets for 2030, approved by the Board of Directors in April 2023. These objectives were set based on the analysis of the emissions of the different portfolios and sectors, taking the sectors that are most intensive in Greenhouse Gas (GHG) emissions and have a greater contribution to its carbon footprint: fossil fuels (Oil & Gas), energy and residential mortgage portfolio. These three portfolios cover 70% of the total risk drawn down, based on Unicaja's loan portfolio as of December 31, 2024.

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.

To establish these objectives, carbon footprint calculation methodologies were combined with reference climate scenarios for the decarbonization of the various sectors, taking into account the expected evolution of the Bank's portfolios and business strategy as well as the intermediate decarbonization targets set by the various counterparties.

The targets were established exclusively for the loan portfolio, taking 2022 as the base year. In all three sectors, the 1.5°C or "Net Zero by 2050" scenario was considered. This is the most ambitious and industry-accepted scenario, meeting the requirements of sector-specific initiatives such as the NZBA (Net Zero Banking Alliance).

During the next fiscal year 2025, the Bank's governing bodies are expected to discuss the potential extension of the decarbonization targets to other portfolios.

► Decarbonization levers

The main levers that the Unicaja Group can use to achieve its decarbonization targets and, in general, to reduce exposure to climate change risks, are as follows:

Incentivizing its customers' commitments to move forward with their own decarbonization targets:

The Unicaja Group is managing its current loan portfolio with the aim of obtaining commitments from the most GHG-intensive customers to reduce these emissions and meet their own decarbonization targets. For this purpose, the Unicaja Group has various tools available, most of which are described in the following sections of this document. Among these tools, the due diligence questionnaires (as a form of dialogue with customers on sustainability and climate change), the agreements included in some lending operations and the incentives offered through the *pricing* of operations primarily stand out.

Financing the transition to a less carbon-intensive economy by making it easier for customers to change their production processes.

One of the objectives of the Unicaja Group is to facilitate its customers' transition to production processes that are less intensive in GHG emissions and facilitate the transition to a less carbon-intensive economy. Among the various measures, the Unicaja Group is interested in financing companies so that they can adapt their business to new requirements related to climate change, whether these requirements arise from regulation or from changing market expectations and sentiment.

Encouraging green projects and other forms of sustainable financing.

The Unicaja Group offers its customers green financing products to undertake certain projects that have a positive impact on the environment and mitigate climate change. These products usually have certain price bonuses to encourage their contracting, and to reflect the fact that they are credit operations with lower risk in climate terms. Examples include loans to finance energy efficiency improvements in housing, photovoltaic installations, sustainable mobility, etc.

Incentivizing energy efficiency and the reduction of physical risks of collateral associated with credit operations.

The Unicaja Group encourages the improvement of the energy efficiency of its mortgage loan guarantees, as well as the reduction of exposure to the physical risks of such guarantees. This is done through two main measures: (i) firstly, by promoting mortgages with high energy efficiency, by giving a price discount to transactions whose guarantee has an A or B energy efficiency certificate; (ii) secondly, by internally discouraging the contracting of mortgages on homes with low energy efficiency or that have a high exposure to physical risks.

Encouraging the financing of customers with better performance in the fight against climate change.

The Unicaja Group takes climate factors into consideration when granting financing to its customers, as it does for classifying its customers through the ESG rating of the corporate portfolio and taking the appropriate measures at later stages of the credit cycle. In this way, the Unicaja Group can promote the financing of customers with the best performance in the fight against climate change, either because they have a low GHG emissions intensity or because they have made significant efforts to reduce such emissions.

Using green bonds as a form of financing, enhancing a greener credit portfolio.

The Unicaja Group has a Green Bond Framework aligned with ICMA principles, which aims to align its financing program with its sustainability strategy and objectives, promoting migration towards a more sustainable balance sheet and greater resilience to climate risks. The fact that green bonds must be backed by "green eligible projects" encourages the transformation of the Unicaja Group's loan portfolio to be increasingly green, thus facilitating compliance with decarbonization targets and the climate change risk mitigation strategy.

Policies to exclude certain sectors of activity from financing.

The Unicaja Group has approved a policy of exclusion of financing to certain sectors of activity so the Group does not assume financing to companies in those sectors when it finds that the conditions determined in the aforementioned policy are met. A significant part of the excluded sectors have a high negative impact on the environment and climate change. The periodic amortization of operations currently in portfolios and growth in other non-excluded sectors will cause the relative weight of these sectors of activity to be increasingly lower, contributing to the decarbonization of the portfolio and mitigating the impact of climate risks on the Unicaja Group's business. These exclusion policies are further described in section *2.1.4 Policies and actions*.

Levers to reduce its own carbon footprint (including reduction of paper consumption).

In its 2023 corporate carbon footprint report, Unicaja has set itself the target of reducing its own carbon footprint by 20% in the period 2024-2027, from the emissions baseline, and by 30% by 2030. To achieve this objective, a series of measures are defined that Unicaja will promote, such as:

- Implementation and certification of an Integrated Management System (IMS) and a data management tool.
- Replacement of the fleet with electric and/or hybrid vehicles.
- Replacement of natural gas boilers with other thermal energy sources.
- Consumption of electricity with guaranteed renewable origin.
- Sustainable mobility plan: promotion of carpooling.

- Reduction of paper consumption.



GHG emission offsets.

The Unicaja Group has at its disposal the use of GHG emission compensation projects. Although the Group has not yet made significant use of these emission offsets, this lever is already being used by other Spanish credit institutions. Among the available compensation measures, those consisting of the purchase and withdrawal of emission allowances are particularly noteworthy. Likewise, as Unicaja is a credit institution, there is also the possibility of financing companies engaged in the elimination and/or storage of GHGs. Contrary to the rest of the foreseen measures in this section, in this case gross GHG emissions would not be reduced, but net emissions would be reduced.

► Climate change mitigation actions

In addition to the decarbonization levers defined above, the Unicaja Group has other elements considered in its climate transition strategy aimed at mitigating or reducing the impact of climate and environmental risks, which are described below:

Interaction with counterparties: due diligence questionnaire

As part of the policies for integrating sustainability factors into credit risk management, the Unicaja Group has an ESG due diligence questionnaire, which is an essential tool both in the credit-granting study phase and in the follow-up phase, incorporating a series of questions related to environmental, social and governance performance of the customer taking into account its sector of activity and allowing the Bank to obtain a deep and adapted understanding of the sustainability risk profiles of its customers for the decision-making process as well as the adequacy of possible mitigation strategies.

Measuring the performance of counterparties: ESG rating

The Unicaja Group has continued to improve the integration of ESG factors in credit risk management through the definition of an ESG rating for the corporate portfolio.

The methodology for establishing an ESG rating for the corporate loan portfolio was developed and finalized during the second half of 2024. This methodology allows the Bank to classify its customers according to their performance in ESG matters with a focus mainly on the management of climate-related and environmental (C&E) risks. In this way, Unicaja would be able to differentiate those exposures with a higher ESG risk and, with this information, be able to take the corresponding measures.

Integration in origination policies: concession criteria

In addition to the information in the due diligence questionnaire, for the individual portfolio there are also a series of aspects linked to ESG risks, especially climate risk, which are taken into account in the process of granting loans to this group. In this regard, in April 2024 a modification of the terms of reference for granting credit operations based on the physical and climate change transition risks of real estate collateral was approved.

These criteria are aligned with several credit risk / ESG metrics incorporated in the Bank's Risk Appetite Framework (RAF), which include the following:

- Transition risk. New production. Energy efficiency private mortgage portfolio. Ratio that measures the new production of individual mortgages with the worst energy efficiency certificate (letter G) as a percentage of new individual mortgage originations in the fiscal year.
- Physical risk. New collateral production. Ratio that measures, in collateral appraisal value, those with high and very high exposure to acute and chronic physical risk over new collateral production in the fiscal year.

Green product portfolio

The Unicaja Group's commitment to sustainability is reflected in the way it conducts its business, maintaining its permanent responsibility and attention to the needs of its customers, shareholders, employees and other stakeholders, as well as to the economic, environmental and social demands of the areas and territories in which it operates.

Specifically, one of the Bank's commitments is the integration of sustainability in all its strategic lines. Supporting customers in the energy transition is one of its priorities and, as part of this commitment to green finance, it has developed a complete range of sustainable finance products that contribute to mitigating or adapting to climate change, as detailed in section *1.3.1 Strategy, business model and value chain*.

Financing: green bonds

As part of its commitment to sustainability, the Unicaja Group developed the Green Bond Framework in May 2022, where it reflected the Group's intention to align its financing program with its sustainability strategy and objectives while promoting and supporting the migration of assets towards a more sustainable balance sheet with greater resilience to physical and transition risks.

Through this framework, Unicaja was expected to be able to issue green bonds to finance and/or refinance exclusively, in part or in full, new and/or existing eligible green projects that were aligned with the ICMA Green Bond Principles ("GBP").

Thanks to the development of this Framework, Unicaja issued its first green bond on June 30, 2022 in senior preferred format for an amount of €500 million and on November 15 of the same year it again issued a green bond, this time in senior non-preferred format, for an amount of €500 million. On September 11, 2023, a third additional green bond in senior non-preferred format was issued for €300 million.

Subsequently, on June 28, 2024, the Unicaja Group updated its Green Bond Framework to reflect the evolution of its sustainability strategy, as well as the latest market practices. On September 12, 2024, Unicaja issued its fourth green bond, in senior preferredformat, for an amount of €300 million, thus reaching €1.6 billion issued at year-end 2024, of which €1.1 billion outstanding at that date.

Impact on operations pricing

Unicaja considers the pricing variable to be a fundamental factor in adapting its loan portfolio to meet its strategic objectives, including the decarbonization targets, reduction of GHG emissions and mitigating the impact of climate risks. In this way, by offering customers certain discounts in the price of operations for complying with certain purposes (green products) or for responding to certain commitments (ESG-Linked operations), it is possible to promote operations that are more interesting for the Bank from the point of view of climate risk management.

The main initiatives being taken in this regard are as follows:

- *Pricing of green products*: In recent years, Unicaja has been launching certain ESG products with price discounts that in some cases reach up to 100 basis points in the interest rate depending on the purpose. Details of these products are presented in section 1.3.1. above.
- *Individual portfolio*: For the individual portfolio, depending on the energy efficiency of the homes, mortgages are offered a discount of up to 10 basis points if the collateral financed has an A or B energy certification. In this way, it contributes to a certain extent to controlling the C&E risks of the mortgage portfolio by encouraging financing that involves a lower transition risk from the point of view of climate change.
- *Corporate portfolio*: In the specific case of the corporate portfolio, Unicaja has granted loans that are known as "ESG-Linked". These loans have an interest rate that may be reduced to a certain extent for compliance with certain criteria and conditions linked to environmental, social and governance risk management (generally referred to as "ESG criteria").

Exclusion policy

In order to avoid financing activities that may be contrary to the Group's sustainability principles, a policy of exclusion to financing for environmental, social and governance risks has been developed for those activities that have a high environmental, social or economic impact due to the resources they consume, the human capital they apply or the controversy they generate, which was approved by the Board of Directors in December 2023. A more detailed description of this policy. This policy is described in greater detail in section 2.1.4 Policies and Actions.

Impact on cost of risk and cost of capital

For an adequate implementation of the Unicaja Group's climate transition strategy, and for it to be possible to mitigate or reduce the impact of climate risks, it is necessary to adequately monitor the most relevant metrics. Although the data model and metrics currently used by the Unicaja Group are described in greater detail in section 6 of this document, emphasis is placed below on the systems for measuring the impact of climate risks on the cost of risk and the cost of capital.

- Impact on cost of risk

  In relation to the cost of risk, the Unicaja Group has internal models for estimating expected credit losses that cover a very substantial part of the portfolio, applying in the remaining cases individualized estimates (for individually significant risks) and alternative solutions from the Bank of Spain (in the case of segments where there is insufficient experience to apply internal models).

  These collective hedge estimates have traditionally not directly considered the impact of climate risks because they are risks for which there is no historical information on their effect on credit losses and which generally manifest themselves over a long period of time. However, in response to supervisory recommendations in this regard, and considering that they may have some impact on the estimation of expected credit losses, the Unicaja Group has incorporated a post-model adjustment (PMA) in its estimates of expected credit losses to incorporate the effect of weather risks.

  The incorporation of these factors linked to climate risks in the accounting estimate of expected credit losses makes it possible to further integrate the management of these risks with the rest of the elements of the business, and to measure the impact that climate risks really have on the financial statements of the Unicaja Group. Thus, to the extent that the Group succeeds in mitigating or reducing climate risks or, conversely, to the extent that these risks could increase in the future, it will have a direct effect on the income statement through the cost of risk.

- Impact on cost of capital

  In addition to the exercises carried out to impact expected credit losses due to climate risks from an accounting point of view, the Unicaja Group takes these risks into consideration in the Internal Capital Adequacy Assessment Process (ICAAP). The objective of this process is to identify the risks affecting the Bank and to allocate internal capital to cover these risks through exercises that incorporate a certain level of stress. This is therefore an additional exercise to the estimation of expected credit losses, sometimes commonly referred to as "unexpected losses".

  On the other hand, it is worth mentioning that taking into account its activity as a credit institution, the Unicaja Group is not excluded from the EU benchmark indexes harmonized with the Paris Agreement.

Qualitative assessment of potential locked-in GHG emissions

With regard to locked-in GHG emissions from the Bank's key assets and products, although they are not relevant in the case of Unicaja in the year ended December 31, 2024, the possibilities of netting GHG emissions are included as one of the potential levers available to the Unicaja Group to meet the decarbonization targets set for its loan portfolio in the event that they become significant.

Moreover, in the 2024 financial year, the amount of exposures related to economic activities related to coal, oil and gas amounted to €864.104 million, corresponding to the gross carrying amount of the Bank's borrowers with NACE codes linked to these activities, of which €223.977 million correspond to exposures to companies excluded from the EU benchmarks aligned with Paris, in accordance with Article 12.1 (d) to (g) and in accordance with Article 12.2 of the Regulation on the rules of the climate benchmarks.

Integration into the Bank's strategy

In its double materiality analysis, the Unicaja Group has identified material impacts, risks and opportunities (i.e. material IROs) in relation to climate change.

During the materiality assessment process, the existing connections between the identified risks and opportunities and the occurrences have been considered, so that certain actual positive occurrences allow the Unicaja Group to mitigate the effects of the risks.

This dual materiality analysis has allowed the Bank to identify which are the most important impacts it is causing on its stakeholders in relation to a given sustainability issue (in this case, climate change), as well as to know what are the main risks and opportunities that the Bank has in relation to that sustainability issue. In this way, the Bank can focus on adopting policies, actions and objectives to enhance positive impacts, mitigate negative impacts, avoid the materialization of risks and seek the development of opportunities.

In relation to climate risks, the Unicaja Group has identified that these risks are material, especially in the part relating to transition risks. Climate risks (like other ESG risks) are analyzed in terms of the impact they have on other risks (known as "traditional risks"). The Unicaja Group performs an analysis of the impact of ESG risks on traditional risks through transmission channel matrices, mainly focused on climate-related and environmental risks (C&E risks), but also including the most relevant risk drivers of social and governance risks.

The main risk that would be affected in this case is the impact of climate risks on credit risk, mainly through transition risks, but also to some extent through physical risks. Taking into account this impact, the Unicaja Group has defined certain metrics for monitoring through the Risk Appetite Framework (RAF), establishing objectives, alerts and limits to control that the level of exposure to these risks is within the margins that the Group is willing to assume in its business.

In order to adequately manage impacts, reduce or mitigate risks and take advantage of opportunities as far as possible, the Unicaja Group has a climate transition strategy focused mainly on adapting its business model to reduce the impact of climate risks, as well as to take advantage of the opportunities that arise in this area.

One of the main elements of this climate transition strategy is the definition of several *decarbonization targets*, consisting of the reduction of Greenhouse Gas (GHG) emissions generated by certain exposures in its financed portfolio (Scope 3 emissions belonging to category 15). The sectors selected are those that have the greatest impact on financed emissions in both the corporate portfolio (electricity and oil/gas sectors) and the individual portfolio (mortgages). These targets are scientifically aligned with the Paris Agreement and the goal of not increasing the global average temperature by more than 1.5 degrees Celsius above pre-industrial levels, which implies that 2025 at the latest should be the peak of emissions and that they should be reduced by 45% by 2030, with the ultimate goal of reaching a point of zero emissions (known as the "net zero" target) by 2050, as stated by the Intergovernmental Panel on Climate Change (IPCC).

In this way, the Unicaja Group has considered the 1.5ºC or "*Net Zero by 2050*" scenario in the three sectors for which decarbonization targets have been defined. This is the most ambitious and accepted scenario by the industry, meeting the requirements of sector-specific initiatives such as the NZBA (Net Zero Banking Alliance). These decarbonization targets have been described above.

Additionally, the Unicaja Group has incorporated other elements into this climate transition strategy to enable the achievement of these decarbonization targets and the ultimate goal of reducing the impact of climate risks. This includes policies and measures that enable proactive monitoring and management of climate risks, particularly regarding the impact of this risk on the credit portfolio (credit risk), as this is the most significant risk identified by the Unicaja Group. The policies and measures with the greatest impact are:

- *ESG due diligence questionnaires,*
- *ESG rating for the corporate portfolio,*
- *Consideration of ESG criteria in the concession,*
- *Green product portfolio (assets),*
- *Financing through green bonds (liabilities),*
- *Impact on pricing of operations and,*
- *Measuring impacts on cost of risk and capital,*

described in depth above.

2.1.3. Impact, risk and opportunity management (NEIS 2 SBM-3 and IRO-1, E1-2, E1-3)

Relevant impacts, risks and opportunities and their interaction with the strategy and business model (NEIS 2 SBM-3)

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

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

Following the adoption of the Paris Agreement on climate change and the UN 2030 Agenda for Sustainable Development in 2015, governments are taking steps to move towards low-carbon economies. At the European level, the European Green Deal 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 June 30, 2021 laying down the framework for achieving climate neutrality ("European Climate Law")). 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 thus 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. In this way, Unicaja established a Sustainable Finance Action Plan that included different short- and medium-term improvement initiatives in both business and risk management in order to achieve maximum alignment with best practices in this area considering the supervisory expectations included in the ECB Guide on Climate-related and Environmental Risks (2020) and developing various key aspects included by the TCFD (Task force on Climate-related Financial Disclosure) in its recommendations for climate risk management, such as governance, strategy, metrics and disclosure. This plan was successfully completed in fiscal year 2023.

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. Finally, the information disclosed in this Sustainability Report has also been reviewed, which includes a significant milestone: the estimation of the carbon footprint of the financed portfolio and the start of the path toward its decarbonization.

Other notable milestones in recent years include the incorporation of climate and environmental risks into the annual capital and liquidity assessment processes, as well as into the risk appetite framework, including the definition of scenarios and the implementation of climate stress tests.

As a manifestation of the Group's commitment to reducing greenhouse gas emissions, in December 2019 the Bank 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 Bank, in all its Scopes, 1, 2 and 3, including the carbon footprint generated by the portfolios financed by the Bank (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, avoiding, or reducing greenhouse gas emissions in accordance with the objectives of the Paris Agreement.
- Adaptation to climate change: reducing adverse climate impacts or the risks of these impacts.
- Transition to a circular economy: extending the life cycle of products, reusing and recycling waste.
- Sustainable use and protection of water and marine resources: reducing and optimizing the use of water resources.
- Pollution prevention and control: reducing all forms of pollution that could adversely affect ecosystems or human health.
- Protection and restoration of biodiversity and ecosystems: protecting, conserving or restoring ecosystem conditions.

With regard to the evaluation of impacts, risks and opportunities related to risks associated with climate change, the Bank has a robust process for identifying material risks, supported by its Material Risk Identification Policy, which responds to the Bank's need to identify and assess the risks associated with the business carried out by the Unicaja Group.

This Policy is based on the Governance Framework for the Internal Capital Adequacy Assessment Process, approved by the Board of Directors in September 2019.

The main objective of the risk quantification process is to identify the material risks to which the Unicaja Group is exposed, ensuring the appropriate relationship between the risk profile and the capital actually held, both in absolute terms and in terms of composition (Common Equity Tier 1, Additional Tier 1 Capital, Tier 2 Capital). This match between the Bank's capital and risks will favor better risk management.

With this procedure, the classification of "material" or "non-material" risk will be obtained for each of the risks evaluated in order to integrate those risks identified as material in the daily management of the Bank. The risks eventually classified as material will be assigned an economic capital that will cover the level of risk associated with each of the exposures. Also, for prudential reasons, the Bank allocates capital to cover other risks even though they are not material.

The Bank, in addition to making an appropriate economic capital allocation, will monitor each of the material risks through the selection and calibration of metrics that are used within the Bank's Risk Appetite Framework (RAF). In this way, all material risks, as well as some risks which, although not considered material, are supervised by the ECB, will be monitored by the Bank.

Risks associated with climate change are considered non-financial risks that may have a significant adverse impact on the Group's financial position, business, and results. Specifically:

- Physical risk, which refers to the financial impact of a changing climate, including environmental degradation such as air, water, and land pollution, water stress, biodiversity loss, and deforestation. In addition, within physical risks we can distinguish between "acute" risks, when they are caused by extreme weather events (such as cyclones, floods, etc.), and "chronic" risks, when they are caused by progressive changes, such as an increase in average temperature that can lead to a rise in sea level.

- Transition risk, which refers to an entity's financial losses, primarily related to its counterparties or assets, that may arise directly or indirectly from the adjustment process to a lower-carbon and more environmentally sustainable economy. This may be triggered, for example, by a relatively abrupt adoption of environmental policies in the sectors identified by the European Union as the main contributors to carbon emissions,

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 Entity or its customers—particularly corporate or institutional clients—with adverse environmental effects (reputational risk). Consequently, physical and transition risks are factors in the existing risk.

Unicaja has recognized the risks associated with climate change, both transition and physical, as additional factors that impact the risk categories previously identified and defined by the Bank. Accordingly, these risks are managed through Unicaja's existing risk management frameworks, ensuring consistent integration within established processes and governance structures and taking into consideration current regulations and supervisory trends.

Climate and environmental risk management at Unicaja originates in the risk planning process, which is influenced by the Bank's defined risk appetite and materializes in the daily risk management frameworks. Unicaja has made significant progress in incorporating climate and environmental aspects into its risk management cycle, aligning itself with regulatory and supervisory requirements.

In this sense, environmental risk management is carried out through the following process:

(i) Identification and assessment of environmental risks.

Risk identification at Unicaja involves a detailed analysis of potential events that could threaten its strategic objectives. This process is supported by a methodology that includes a set of risk events, an impact and probability matrix, and time horizons. This identification is essential to understand the internal and external threats arising from environmental and climate change, affecting the business model, profitability, solvency and overall strategy.

This set of risks and the materiality assessment exercises form the basis for classifying, identifying and assessing significant environmental risks for the portfolios. Additionally, the strategic analyses conducted by the risk function highlight threats to the objectives, facilitating support for the transition toward a more sustainable, low-carbon economy, in line with the Bank's approved policies and risk appetite statement.

It is important to note that Unicaja developed a set of transmission channel matrices for credit, real estate, market, liquidity, operational, reputational, and business risks. This process seeks to assess the potential impacts that environmental risks, both transition and physical, could have on traditional risks. This analysis is crucial for making strategic decisions and defining priorities for specific sectors, sub-sectors, industries, customers and regions.

Therefore, the transmission channel matrices are the starting point for measuring the materiality of C&E risks within each traditional risk, that is, the methodology developed must seek to capture all those transmission channels that have been identified in the matrix as material in the time horizon of the measurement exercise, which may be short (0 - 3 years), medium (4 - 5 years) and long term (6 - 10 years, extended to 12 years in the 2024 financial year).

The time horizons have been defined based on the EBA ESG risk management guidelines and information available in various ECB and EBA publications such as the document "The Road to Paris stress testing the transition towards a net-zero economy" based on the scenarios generated by the Network for Greening the Financial System (NGFS), as well as on the average residual maturity of their portfolios.

Likewise, the time horizon is a relevant factor to consider. Some risks associated with the transition of the economy to a more sustainable model (regulatory, reputational risks) or associated with acute physical risks (floods, periods of extreme heat or drought, etc.) are more likely to materialize in the short or medium term, while other effects such as chronic physical risks (sea level rise, increase in average temperature, desertification, etc.) are more relevant in the long term.

Considering this, the analysis carried out by the Bank includes all relevant time horizons, meaning the following:

- Short term (0-3 years): These are the impacts of climate and environmental risks that materialize or may materialize in Unicaja's business environment immediately or within a relatively short time horizon (up to three years).
- Medium term (4-5 years): These are the impacts of climate and environmental risks that could materialize in Unicaja's business environment in a period between four and five years, which is not long term, but neither do they represent an immediate or primary impact.
- Long term (6-10 years, extended to 12 years in fiscal year 2024): These are the impacts of climate and environmental risks that are expected to materialize in Unicaja's business environment in the relatively distant future, but limited to the next 12 years (and more than 5 years), since it is understood that risks that could affect an even longer period (more than 12 years) are subject to a greater level of uncertainty, and do not fall within the definition of relevant time horizons for the purposes of the exercises being carried out.

These time horizons are consistent and homogeneous with those used by Unicaja in other climate and environmental risk impact assessment exercises. These include the analysis carried out of the impacts of said risks on traditional risk factors (credit risk, market risk, operational risk, liquidity risk, etc., which cover a 3-year horizon), through the examination of risk transmission channels.

Based on the above analysis, the Bank has identified that climate risks, both transition and physical, can have a significant impact on credit and real estate risk over the short-term horizon, particularly in corporate portfolios, retail portfolios, and foreclosed assets. In this context, the Bank considers that, outside of credit and real estate risk, the impact of climate risks is not material on other types of risks in the short-term time horizon.

The Bank has also carried out the measurement of non-climate related environmental risks (resource scarcity, biodiversity loss and pollution) within each traditional risk.

Regarding physical risk, the materiality assessments focus on the six identified acute risks: heat wave and drought risk, extreme heat, landslides, river flooding, urban flooding, and wildfires. These risks are considered more imminent in the short term, which is the time horizon addressed in the materiality studies integrated into the Bank's Internal Capital Adequacy Assessment Process (ICAAP).

Chronic physical risks are perceived as longer-term threats, whose materiality is significantly lower in short periods.

The Bank has assessed its materiality considering the impact of the six acute risks mentioned above on the different collateral that back mortgage exposures, especially in those sectors most vulnerable to climate change through an internal methodology that categorizes the collateral and foreclosed properties based on their level of risk (high, medium or low) measured through their geographical location and their sensitivity by property type, for each of the types of risks identified. This assessment also considered the effect on the value of foreclosed assets, adjusting the values used in estimating the expected loss for both collateral and foreclosed assets.

In terms of the materiality of physical risk, the risk of heat waves and drought is considered to be likely to affect the agricultural and livestock sectors, as well as the construction sector.

Based on the above, a specific measurement methodology has been developed that projects the PDs of the companies in these sectors under a macroeconomic scenario that includes the impact of heat wave and drought on the productive capacity of each sector. The scenario has been constructed based on the NGFS scenarios, which simulate the impact that a Heat Wave and Drought event would have on national GDP on average. Additionally, the impact to GDP has been discriminated by sector based on the zoned shocks to GVA provided by the ECB in the Stress 2022 Climate Test, in which the isolated impact due to a heat wave and drought on the productive capacity of each sector is simulated.

To assess the materiality of transition risk, the Bank has developed different estimation methodologies based on the portfolios analyzed.

- In the case of legal entities (non-financial companies), the methodology developed is based on the premises set forth in the Occasional Paper 328 "The Road to Paris: stress testing the transition towards a net-zero economy".This methodology seeks to stress companies' financial statements, and thus their ability to pay (PD), based on the additional investments and costs they will have to assume to cope with three different transition scenarios, which differ in the speed at which the transition begins and its intensity.

- In the case of individuals (mortgages and consumer portfolios), the methodology applied is based on the stress of the PD and LGD parameters. The main hypothesis underlying this methodology is the differentiation between people who will have the capacity to carry out the transition to meet the objectives defined by the European directive on energy efficiency of buildings (and are stressed via PD) and people who will not have that capacity (they are stressed via LGD).

- Finally, in the case of foreclosed properties, the stress situation has focused on the reduction in the value of the property.

The Group has proposed three stress scenarios based on the document The Road to Paris: stress testing the transition towards a net-zero economy within the European Central Bank's Occasional Series. The scenarios generated are as follows:

- *Accelerated transition:* Anticipation of green policies and investment, aiming for a reduction in emissions by 2030, in line with the objectives of the Paris Agreement.

- *Late-push transition*: The implementation of green policies and investment is delayed until 2026, but still proves sufficient to meet the 2030 emission reduction targets of the Paris Agreement.

- *Delayed transition:* The implementation of green policies and investment is delayed until 2026, which is not sufficient to meet the 2030 emission reduction targets of the Paris Agreement.

(ii) Risk mitigation

Policies represent a fundamental component of the risk mitigation strategy.

The proactive approach and implementation of these policies demonstrate Unicaja's commitment to sustainability, ensuring that climate and environmental risk management is considered across all of the Bank's strategic activities and decisions.

A highlight of this process is the update of the Corporate Sustainability Policy in April 2024, which contains the main public commitments and goals through the establishment of guidelines designed to support the strategy in this area.

(iii) Monitoring 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.

Main risks and established metrics

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

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	% of total corporate credit 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 emissions of all portfolios	Tm CO_2 eq	
Intensity of financed emissions from particularly emissions-intensive sectors	Tm CO_2 eq	
Intensity of financed emissions of TOP15 borrowers in particularly emissions-intensive sectors	Tm 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)	Tm CO_2 eq	
Carbon footprint of the financed portfolio	Tm CO_2 eq	

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

a) 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. For the latter, an estimate is made by adapting the calculation methodology provided by PCAF (Partnership for Carbon Accounting Financials). It is a reference methodology in the financial sector, collaborative based, which 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. During 2024 these factors have been updated, resulting in 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 combustion of fuels by the emitter (stoves, owned or controlled vehicles) and emissions from chemical production.
- *Scope 2* relates to indirect greenhouse gas emissions generated by 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 other than the emitter. Examples of Scope 3 activities include 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 sectoral investment decisions. Additionally, in a subsequent step, the emission intensities obtained are weighted by the risk volume of each counterparty in relation to the Bank's total investment volume.

Thus, with the data available as of December 31, 2024, the emissions intensity of the portfolio of companies financed by Unicaja is 200 $TnCO_2$-eq per €M of turnover (213 $TnCO_2$-eq per €M of turnover as of December 31, 2023).

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 260 $TnCO_2Eq$ per €M of turnover (272 $TmCO_2Eq$ per €M of turnover as of December 31, 2023).
- 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 counterparties is 243 $TnCO_2Eq$ per €M of turnover (329 $TmCO_2Eq$ per €M of turnover as of December 31, 2023).

The main data obtained are summarized below:

Key transition risk metrics	2024	2023
Emission intensity of the corporate lending portfolio	200 $TnCO_2Eq./M€$	213 $TnCO_2Eq./M€$
Emission intensity of the corporate lending portfolio in emission-intensive sectors	260 $TnCO_2Eq./M€$	272 $TnCO_2Eq./M€$
Emission intensity of the 15 largest exposures in emission-intensive sectors	243 $TnCO_2Eq./M€$	329 $TnCO_2Eq./M€$

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. According to this, as of December 31, 2024, 87.5% of the homes financed by the Bank had either an Energy Efficiency Rating (EER) or an estimate thereof, obtained using a model developed by a specialized third party (87.0% as of December 31, 2023); 6.15% of this group of homes had the highest energy efficiency rating (A or B); 3.81% as of December 31, 2023. This percentage rises to 10.41% for homes financed during 2024 (9.32% during 2023).

Risk distribution in the mortgage portfolio of individuals by EEC

EEC	A	B	C	D	E	F	G	N/A
2023 mortgage portfolio	1.66%	2.15%	2.64%	11.29%	54.79%	7.04%	7.43%	13.01%
2024 mortgage portfolio	2.91%	3.24%	3.47%	11.43%	51.42%	6.80%	8.19%	12.55%
New production 2023	4.17%	5.15%	4.48%	10.83%	46.62%	6.42%	7.11%	15.22%
New production 2024	5.78%	4.63%	4.75%	12.92%	49.46%	6.28%	7.11%	9.08%

b) 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 on the analysis of the geolocation of the properties and their relationship with the physical risk maps offered by Global Facility for Disaster Reduction and Recovery of the World Bank Group on its Think Hazard platform and by the World Resources Institute on its Aqueduct platform.

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 (Aqueduct): 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 (Aqueduct): 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 (Think Hazard): Measures the likelihood of potentially damaging and deadly fires occurring. Higher valuesindicate a greater likelihood of fires.

  - Urban flooding (Think Hazard): It measures the probability of potentially damaging and deadly urban flooding. Higher values are indicative of a higher probability of urban flooding.

  - Landslide (Think Hazard): It measures the probability of landslides occurring based on rainfall patterns, terrain slopes, geology, soil, and land cover. Higher values are indicative of a greater likelihood of landslides.

  - Extreme heat (Think Hazard): Measures the likelihood of prolonged exposure to extreme heat, causing heat stress, at least once in a given period of time.

- Chronic events: 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:

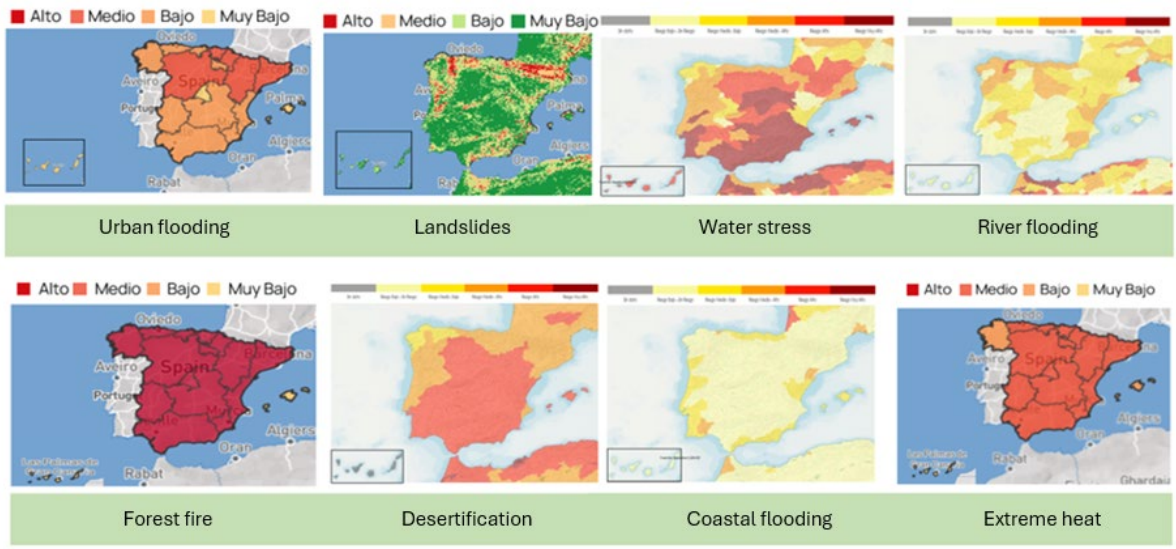
  - Coastal flooding or sea level rise (Aqueduct): Measures the percentage of the population expected to be affected by coastal flooding over the average year, taking into account existing flood protection standards. Higher values indicate that a greater proportion of the population is expected to be affected by coastal flooding on average.

  - Desertification (Aqueduct): Indicates where chronic drought is likely to occur and the vulnerability of people and assets to adverse effects. Higher values indicate a greater risk of desertification.

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. Various studies, such as the one conducted by MSCI Research in its report "Climate risk in private real estate portfolios: What's the exposure?" demonstrates that different physical risk events do not affect all properties equally, as it depends on their type.

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.

The images below show 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 to facilitate exposition, the following tables show the results of the analysis performed for the collateral portfolio, as it is the most material, both in terms of the number of assets and their appraisal value (in millions of euros). The resulting percentages show the percentage of appraised value of properties within the total portfolio that have a geographic location with very high or high exposure to each of the physical risk events analyzed, classified by sensitivity to said risks, considering the type of property.

Legend

- High risk
- Medium risk
- Low risk

Water stress

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment (millions of euros)	%	Appraised assessment (millions of euros)	%	Appraised assessment (millions of euros)	%	TOTAL (millions of euros)
Very High Exposure	1,193	1.6%	42,465	55.3%	3487	4.5%	47,145
High Exposure	200	0.3%	11,337	14.8%	677	0.9%	12,213
Medium-High Exposure	91	0.1%	9,643	12.6%	820	1.1%	10,553
Medium-Low Exposure	7	— %	2,913	3.8%	251	0.3%	3,171
Low - No Exp.	114	0.1%	2,911	3.8%	358	0.5%	3,383
Not available	1	— %	242	0.3%	62	0.1%	305
TOTAL	**1,605**	**2.1%**	**69,510**	**90.5%**	**5,654**	**7.4%**	**76,770**

Water stress

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	4,515	0.9%	267,197	53.9%	7,933	1.6%	279,645
High Exposure	1,133	0.2%	85,593	17.3%	2,640	0.5%	89,366
Medium-High Exposure	484	0.1%	70,936	14.3%	2,059	0.4%	73,479
Medium-Low Exposure	49	— %	25,217	5.1%	455	0.1%	25,721
Low - No Exp.	383	0.1%	24,340	4.9%	1,061	0.2%	25,784
Not available	20	— %	1,585	0.3%	50	— %	1,655
TOTAL	**6,584**	**1.3%**	**474,868**	**95.8%**	**14,198**	**2.9%**	**495,650**

Fire

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	85	0.1%	811	1.1%	0	— %	896
Medium-High Exposure	1,476	1.9%	53,501	69.7%	0	— %	54,977
Medium-Low Exposure	39	0.1%	15,849	20.6%	0	— %	15,887
Low - No Exp.	5	— %	4,781	6.2%	0	— %	4,786
Not available	1	— %	223	0.3%	0	— %	224
TOTAL	**1,605**	**2.1%**	**75,164**	**97.9%**	**0**	**— %**	**76,770**

Fire

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	565	0.1%	7,597	1.5%	0	— %	8,162
Medium-High Exposure	5,667	1.1%	346,204	69.8%	0	— %	351,871
Medium-Low Exposure	276	0.1%	100,343	20.2%	0	— %	100,619
Low - No Exp.	59	— %	33,743	6.8%	0	— %	33,802
Not available	17	— %	1,179	0.2%	0	— %	1,196
TOTAL	**6,584**	**1.3%**	**489,066**	**98.7%**	**0**	**— %**	**495,650**

River flooding

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	478	0.6%	0	— %	0	— %	478
High Exposure	136	0.2%	0	— %	0	— %	136
Medium-High Exposure	12,703	16.5%	45	0.1%	0	— %	12,748
Medium-Low Exposure	27,802	36.2%	182	0.2%	0	— %	27,984
Low - No Exp.	34,986	45.6%	132	0.2%	0	— %	35,118
Not available	305	0.4%	0	— %	0	— %	305
TOTAL	**76,411**	**99.5%**	**358**	**0.5%**	**0**	**— %**	**76,770**

River flooding

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	2,808	0.6%	1	— %	0	0	2,809
High Exposure	887	0.2%	1	— %	0	0	888
Medium-High Exposure	94,605	19.1%	198	— %	0	0	94,803
Medium-Low Exposure	184,212	37.2%	819	0.2%	0	0	185,031
Low - No Exp.	209,687	42.3%	777	0.2%	0	0	210,464
Not available	1,650	0.3%	5	— %	0	0	1,655
TOTAL	**493,849**	**99.6%**	**1,801**	**0.4%**	**0**	**0**	**495,650**

Urban flooding

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	322	0.4%	0	— %	0	— %	322
Medium-High Exposure	1,484	1.9%	1	— %	9	— %	1,495
Medium-Low Exposure	36,052	47.0%	155	0.2%	644	0.8%	36,851
Low - No Exp.	36,725	47.8%	201	0.3%	952	1.2%	37,878
Not available	223	0.3%	0	— %	1	— %	224
TOTAL	**74,806**	**97.4%**	**358**	**0.5%**	**1,605**	**2.1%**	**76,770**

Urban flooding

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	1,927	0.4%	1	— %	0	— %	1,928
Medium-High Exposure	10,743	2.2%	10	— %	139	— %	10,892
Medium-Low Exposure	265,172	53.5%	1,082	0.2%	2,936	0.6%	269,190
Low - No Exp.	208,249	42.0%	703	0.1%	3,492	0.7%	212,444
Not available	1,174	0.2%	5	— %	17	— %	1,196
TOTAL	**487,265**	**98.3%**	**1,801**	**0.4%**	**6,584**	**1.3%**	**495,650**

Landslides

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	574	0.7%	22,899	29.8%	0	— %	23,473
Medium-High Exposure	301	0.4%	13,326	17.4%	0	— %	13,627
Medium-Low Exposure	374	0.5%	21,340	27.8%	0	— %	21,714
Low - No Exp.	355	0.5%	17,376	22.6%	0	— %	17,731
Not available	1	— %	223	0.3%	0	— %	224
TOTAL	**1,605**	**2.1%**	**75,164**	**97.9%**	**0**	**— %**	**76,770**

Landslides

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	2,203	0.4%	148,130	29.9%	0	— %	150,333
Medium-High Exposure	974	0.2%	94,563	19.1%	0	— %	95,537
Medium-Low Exposure	1,543	0.3%	131,879	26.6%	0	— %	133,422
Low - No Exp.	1,847	0.4%	113,315	22.9%	0	— %	115,162
Not available	17	— %	1,179	0.2%	0	— %	1,196
TOTAL	**6,584**	**1.3%**	**489,066**	**98.7%**	**0**	**— %**	**495,650**

Extreme heat

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	17	— %	2,142	2.8%	252	0.3%	2,411
Medium-High Exposure	1,135	1.5%	40,305	52.5%	3,633	4.7%	45,073
Medium-Low Exposure	452	0.6%	25,733	33.5%	1,661	2.2%	27,846
Low - No Exp.	1	— %	1,156	1.5%	59	0.1%	1,216
Not available	1	— %	174	0.2%	49	0.1%	224
TOTAL	**1,605**	**2.1%**	**69,510**	**90.5%**	**5,654**	**7.4%**	**76,770**

Extreme heat

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	38	— %	14,331	2.9%	374	0.1%	14,743
Medium-High Exposure	4,304	0.9%	290,526	58.6%	9,208	1.9%	304,038
Medium-Low Exposure	2,195	0.4%	160,569	32.4%	4,454	0.9%	167,218
Low - No Exp.	30	— %	8,290	1.7%	135	— %	8,455
Not available	17	— %	1,152	0.2%	27	— %	1,196
TOTAL	**6,584**	**1.3%**	**474,868**	**95.8%**	**14,198**	**2.9%**	**495,650**

Coastal flooding

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	0	— %	0	— %	0	— %	0
Medium-High Exposure	121	0.2%	0	— %	0	— %	121
Medium-Low Exposure	22,225	28.9%	166	0.2%	0	— %	22,225
Low - No Exp.	53,761	70.0%	192	0.2%	0	— %	53,761
Not available	305	0.4%	0	— %	0	— %	305
TOTAL	**76,411**	**99.5%**	**358**	**0.5%**	**0**	**— %**	**76,411**

Coastal flooding

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	0	— %	0	— %	0	— %	0
Medium-High Exposure	886	0.2%	1	— %	0	— %	887
Medium-Low Exposure	138,231	27.9%	587	0.1%	0	— %	138,818
Low - No Exp.	353,082	71.2%	1,208	0.2%	0	— %	354,290
Not available	1,650	0.3%	5	— %	0	— %	1,655
TOTAL	**493,849**	**99.6%**	**1,801**	**0.4%**	**0**	**— %**	**495,650**

Desertification

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	Appraised assessment	%	Appraised assessment	%	Appraised assessment	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	1,569	2%	0	— %	60,722	79.1%	62,290
Medium-High Exposure	32	— %	0	— %	11,213	14.6%	11,245
Medium-Low Exposure	4	— %	0	— %	2,770	3.6%	2,774
Low - No Exp.	0	— %	0	— %	0	— %	0
Not available	1	— %	0	— %	459	0.6%	460
TOTAL	**1,605**	**2.1%**	**0**	**— %**	**75,164**	**97.9%**	**76,770**

Desertification

Exposure	High sensitivity		Medium sensitivity		Low sensitivity		
	No. of real estate	%	No. of real estate	%	No. of real estate	%	TOTAL
Very High Exposure	0	— %	0	— %	0	— %	0
High Exposure	6,293	1.3%	0	— %	392,545	79.2%	398,838
Medium-High Exposure	213	— %	0	— %	72,154	14.6%	72,367
Medium-Low Exposure	57	— %	0	— %	21,820	4.4%	21,877
Low - No Exp.	0	— %	0	— %	0	— %	0
Not available	21	— %	0	— %	2,547	0.5%	2,568
TOTAL	**6,584**	**1.3%**	**0**	**— %**	**489,066**	**98.7%**	**495,650**

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

Description of processes for identifying and assessing climate-related impacts, risks and opportunities of material significance (NEIS 2 IRO-1)

In addition to the materiality assessment process, the Bank has carried out other types of analyses such as PESTEL (Political, Economic, Social, Technological, Ecological and Legal factors), competitive environment and the SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis, which enrich and complete the double materiality analysis process.

With all of them, the following have been identified as impacts, risks and opportunities of relative importance in the field of climate change in the Unicaja Group, grouped at the sub-thematic level:

E1 material IROs: Climate change

Subtopic	Material IROs	Description
Climate change	Transition risks due to climate change on credit risk	Climate change transition risks on the credit risk assumed by Unicaja, including the potential effects caused by technological factors, climate policies (price of emissions), other climate policies and regulations, investor behavior and consumer behavior.
Climate change	Positive real impact by adapting quickly to the imposed standards and regulations	Society can benefit as a result of Unicaja adapting to the new climate standards imposed by regulators, thereby actively promoting the fight against climate change.
Climate change	Opportunity to properly adapt to new market sentiment	Unicaja has the opportunity to adapt appropriately to the new market sentiment. This would attract new potential customers and potential investors, increasing its revenue, confidence and image on the market.
Climate change	Potential positive impact of Unicaja's adaptation of its products and services to new consumer habits	Unicaja can potentially have a positive impact by offering products and services for sustainable purposes that help mitigate the effects of climate change.
Climate change	Transition risks due to climate change on the business risk of financing more sustainable and less profitable assets.	Climate change transition risks on business risk, due to the potential need to adapt the business model to finance more sustainable and less profitable assets, or due to the potential need to adjust to sustainable products.
Climate change	Opportunity: Unicaja can have a positive impact on society by financing projects for sustainable purposes	Unicaja can have a potential impact on society by continuing to support sustainable projects and reducing financing to sectors where GHG emissions are high, improving society's air quality and, by extension, its health.
Climate change	Opportunity to attract new customers and investors by adopting more measures than competitors	Unicaja has the opportunity to attract more customers and investors by adopting the right measures to mitigate climate change, with the resulting improved image and reputation and greater commitment to the environment.
Climate change	Financing projects/companies that pollute less to reduce Unicaja's exposure to climate risks	Financing of projects/companies located in sectors with low GHG emissions intensity and, therefore, with lower transition risk from the point of view of climate risk management.
Climate change	Transition risk that the portfolio of foreclosed properties may be affected by having properties with energy certifications that do not meet the minimum required by the regulator	Risk that the regulator will be more restrictive with real estate energy certifications. This increase in restrictions may lead to a reduction in the valuation of the entity's borrower portfolio due to the reduction in the value of the property because it does not meet the energy requirements, e.g. for its transfer or use.
Climate change	Actual positive impact of Unicaja reducing electricity, gas and diesel usage	Unicaja has a positive impact on society by reducing the use of electricity, gas and diesel in its offices through the Energy Saving Plan.

Of these, only the first Climate change transition risk on credit risk assumed by Unicaja is generated by the value chain (in this case, borrowers). The following is a detail of the IROS identified and their relationship with the value chain, as well as the temporal horizon affected:

Material IROs	Related to value chain	Generated by value chain	c/p	m/p	l/p
Transition risks due to climate change on credit risk	Yes	Downstream	Yes	Yes	Yes
Positive real impact by adapting quickly to the imposed standards and regulations	No	No	Yes	Yes	Yes
Opportunity to properly adapt to new market sentiment	Yes	No	Yes	Yes	Yes
Potential positive impact of Unicaja's adaptation of its products and services to new consumer habits	Yes	No	Yes	Yes	Yes
Transition risks due to climate change on the business risk of financing more sustainable and less profitable assets.	No	No	-	Yes	Yes
Opportunity: Unicaja can have a positive impact on society by financing projects for sustainable purposes	Yes	No	Yes	Yes	Yes
Opportunity to attract new customers and investors by adopting more measures than competitors	Yes	No	Yes	Yes	Yes
Financing projects/companies that pollute less to reduce Unicaja's exposure to climate risks	Yes	No	Yes	Yes	Yes
Transition risk that the portfolio of foreclosed properties may be affected by having properties with energy certifications that do not meet the minimum required by the regulator	No	No	-	-	Yes
Actual positive impact of Unicaja reducing electricity, gas and diesel usage	No	No	Yes	Yes	Yes

2.1.4. Policies and actions

Policies related to climate change mitigation and adaptation (NEIS E1-2)

In order to address the management of impacts, risks and opportunities of relative importance for climate change mitigation and adaptation, the Unicaja Group implements and monitors compliance with a set of policies.

The following is a list of the policies and other internal documents developed by Unicaja. The following structure is established in this relationship:

- Description of the policy: Includes a brief description of the policy and its objectives, a reference to any third-party standards or initiatives that Unicaja has pledged to respect through the application of the policy (where applicable) and any other noteworthy considerations to be taken into account.
- Person responsible for implementation: This is the person ultimately responsible for the implementation of the policy.
- Dissemination: channel and degree of dissemination achieved by the policies.

Policy	Description	Person responsible for implementation	Dissemination
Policy for the Integration of Sustainability Factors into Credit Risk Management	Its objective is to define the roles, responsibilities and general principles on the basis of which environmental, social and governance factors (especially focused on environmental factors) will be integrated.	Board of Directors	Intranet
Policy to exclude from financing certain economic activities that are particularly polluting.	Derived from the above policy, exclusions are defined for those activities that have a high environmental, social or economic impact due to the resources they consume, the human capital they apply or the controversy they generate.	Board of Directors	Corporate Website
Policy for the integration of sustainability risks in the process of decision-making and product advice of investment	This policy defines the integration of sustainability factors and risks into Unicaja's investment product advisory decision-making process, as a participant in the financial markets in the provision of discretionary portfolio management services and as a financial advisor in investment fund advisory services. It provides customers with information on ESG criteria, and establishes criteria for their identification, evaluation, monitoring, and management.	Board of Directors	Corporate Website
Environmental, Energy and Climate Change Policy.	Its objective is to establish the basic principles of action in environmental matters, energy efficiency and climate change management, in order to reduce Unicaja's impact and contribute to the protection and conservation of the environment, the preservation of biodiversity and the fight against climate change.	Board of Directors	Corporate Website
Main Adverse Event Due Diligence Policy	Its purpose is to define the general framework of the procedures by means of which Unicaja takes into account the main adverse events (MAE) in terms of sustainability, in its capacity as a participant in the financial markets or as a financial advisor.	Board of Directors	Corporate Website
Green bond issuance framework	Purpose to align its financing program with its sustainability strategy and objectives, while promoting and supporting the migration of assets towards a more sustainable balance sheet with greater resilience to physical and transition risks.	Board of Directors	Corporate Website
Environmental Management System	The Integrated Management System allows Unicaja to strengthen its Environmental, Energy and Climate Change Policy, establish objectives and processes to achieve the commitments of the policy, take the necessary actions to improve its performance and demonstrate the conformity of the system with the requirements of the Standards in an integrated manner with the Energy Efficiency and Greenhouse Gas Management System.	Steering Committee	Corporate Website

In addition to these policies and frameworks, in 2025 Unicaja has approved a **Transition Plan** for climate change mitigation, with the objective of ensuring compliance with NEIS E1 "Climate Change."

The main objective of the Unicaja Group's CSRD Transition Plan is to ensure compliance with the European Sustainability Reporting Standards (ESRS), specifically paragraph 16 of ESRS E1 "Climate Change."

To this end, the Unicaja Group has developed a CSRD Transition Plan that includes an assessment of the impacts, risks and opportunities associated with climate change, describing how it integrates these aspects into its decision-making and risk management processes from a strategic point of view. This allows the Unicaja Group not only to mitigate risks and negative impacts, but also to identify new positive impacts and business opportunities in the context of the transition to a low-carbon economy.

Through this plan, the Bank not only reaffirms its commitment to sustainability and the reduction of its environmental footprint, but also seeks to align itself with the guidelines of the financial sector, incorporating best practices and international recommendations on climate change. Further details are provided in section *2.1.2 Strategy*.

Thus, as indicated above, Unicaja's set of policies and other internal regulations cover the management of certain IROs in the area of climate change management. The following is a list of the IROs covered by each policy:

Policy	IROs covered by the policy
Policy for the Integration of Sustainability Factors into Credit Risk Management	► Climate change transition risk on credit risk. ► Real positive impact of adapting quickly to imposed standards and regulations. ► Transition risks due to climate change on the business risk of financing more sustainable and less profitable assets. ► Opportunity to attract new customers and investors by adopting more measures than competitors. ► Opportunity to finance projects/companies that are less polluting, to reduce Unicaja's exposure to climate risks. ► Transition risk that the portfolio of foreclosed properties may be affected by having properties with energy certifications that do not comply with the minimum required by the regulator.
Policy to exclude from financing certain economic activities that are particularly polluting.	► Climate change transition risk on credit risk ► Potential positive impact that Unicaja can positively impact society by adopting more measures than competitors. ► Potential positive impact that Unicaja can positively impact society by financing projects for sustainable purposes.
Policy for the integration of sustainability risks in the process of decision-making and product advice of investment	► Opportunity to properly adapt to the new market sentiment. ► Potential positive impact derived from Unicaja adapting its products and services to new consumer habits.
Environmental, Energy and Climate Change Policy.	► Climate change transition risk on credit risk. ► Real positive impact of adapting quickly to imposed standards and regulations. ► Opportunity to finance projects/companies that are less polluting, to reduce Unicaja's exposure to climate risks. ► Actual positive impact of Unicaja reducing electricity, gas and diesel usage
Main Adverse Event Due Diligence Policy	► Climate change transition risk on credit risk. ► Real positive impact of adapting quickly to imposed standards and regulations. ► Transition risks due to climate change on the business risk of financing more sustainable and less profitable assets. ► Opportunity to attract new customers and investors by adopting more measures than competitors.
Green bond issuance framework	► Potential positive impact that Unicaja can have on society by financing projects for sustainable purposes. ► Opportunity to finance projects/companies that are less polluting, to reduce Unicaja's exposure to climate risks.
Environmental Management System	► Actual positive impact of Unicaja reducing electricity, gas and diesel usage

With this set of policies and action frameworks that the Bank has been approving in recent years, coverage is provided for the management of climate change-related impacts, risks and opportunities of relative importance.

Likewise, during the Board of Directors meeting held in February 2024, the policy on integrating sustainability risks into the decision-making process and in advice on investment and insurance products was updated, along with the due diligence policy on the main adverse events as they related to sustainability factors in investment decisions.

Regarding the **Integration Policy of sustainability risks** in the decision-making process and in the advice on investment and insurance products, the Board of Directors is responsible for its modification and approval with the Business Development and Customer Management being responsible for monitoring and preparing proposals for modification.

With it, Unicaja defines the integration of sustainability factors and risks in the decision-making process for investment product advice on its part, thus complying with the provisions of Regulation (EU) 2019/2088 of the European Parliament and of the Council of November 27, 2019 on the disclosure of information relating to sustainability in the financial services sector.

The ESG risk integration process establishes criteria for identifying, assessing, monitoring, and managing risks. First, by classifying products based on the provisions of Regulation (EU) 2019/2088, differentiating between products designated—in the terminology commonly used in the financial sector—as "Article 6", "Article 8", or "Article 9". Second, by classifying products based on their alignment with their customers' sustainability preferences, as determined through the suitability test.

Regarding the **Due Diligence Policy** on the main adverse events on sustainability factors in investment decisions, approved by the Board of Directors and whose implementation and monitoring is the responsibility of the Business and Customer Development Department, the Bank, when making investment decisions and providing advice on investments or insurance, will take into account the impact of all of this, directly or indirectly, on sustainability factors.

Due diligence procedures aim to mitigate the impact of investment advice and decisions that have a negative effect on sustainability factors. In this regard, Unicaja's actions for the promotion of sustainability factors will also be inspired, in general, by the best practices or international standards of recognized prestige, such as in Europe:

- European Green Pact (2019), which is a package of policy initiatives aimed at setting the EU on the path towards a green transition, with the ultimate goal of achieving climate neutrality by 2050, as set out in what is known as the "European Climate Law" (Regulation (EU) 2021/1119).
- European Commission's Action Plan for Financing Sustainable Growth is part of the Capital Markets Union's efforts to connect finance to the specific needs of the European economy for the benefit of the planet and our society (2018, and subject to extension in 2021).

In March 2024, the Board of Directors approved the **Integration Policy** regarding sustainability factors in credit risk management, the first version of which dated from 2022, with the ESG Risk Department being responsible for coordinating and proposing changes in accordance with the "three lines of defense" methodology.

Its objective is to define the roles, responsibilities and general principles on the basis of which environmental, social and governance factors are to be integrated into credit risk management policies or frameworks. To this end, the Bank has been developing a series of actions for the identification and management of ESG risks:

- Take a comprehensive and well-documented view to identify the impact of ESG risks on existing prudential risk categories.
- Assess the materiality of ESG risks in the business areas in the short, medium and long term in different scenarios, taking into account the Bank's business model and risk profile. This analysis includes the transmission channels and the impact of such risks on the Bank's risk profile.
- Design qualitative and quantitative indicators for the material ESG risks to which the Bank is exposed, as well as limits, tolerances and thresholds related to them.
- Establish a strategic approach to the management and mitigation of climate-related and environmental risks in line with the business strategy and risk appetite.
- Incorporate into pricing policies the different strategies and costs determined by ESG risks, with special attention to climate and environmental risks.
- Adapt risk policies, procedures, limits and controls to ensure the sustainability of the strategy, risk appetite and risk management framework.
- Provide resources and means to the risk function for the effective evaluation of ESG risks.
- Have sufficient and appropriate information in terms of availability and quality of information on ESG risks.

The Board of Directors meeting in April 2024 approved the update of the "**Corporate Sustainability Policy**", which is cross-cutting in nature and also leads to the update of the "**Environmental, Energy and Climate Change Policy**" in accordance with its deep-rooted commitment to the environment and with the aim of collaborating with sustainable development, minimizing the direct and indirect environmental impact of its activity and of those significant uses of energy, consequently betting on the improvement of energy performance and the promotion of information and training, both internal and external, in these matters.

To this end, it establishes the basic principles of action in environmental matters, energy efficiency, and climate change management, with the aim of reducing Unicaja's impact and contributing to the protection and conservation of the environment, the preservation of biodiversity, and the fight against climate change, among other environmental objectives recognized in the European Union Environmental Taxonomy (Regulation 2020/852).

The Board of Directors of the Bank is responsible for approving and modifying this Policy, and the ESG Strategy Department is responsible for monitoring and preparing proposals for the same.

Derived from this policy, the **Policy to exclude from financing certain heavily polluting economic activities**, updated by the Board of Directors in April 2024, is developed with the purpose of identifying those activities that have a high environmental impact, due to the resources they consume, the human capital they apply or the controversy they generate.

In general, the exclusions indicated by the Bank through this policy are as follows:

- Any oil and gas extraction, power generation, mining, manufacturing and agribusiness or any other infrastructure project or activity in areas classified as a Ramsar site, World Heritage site, or classified by the International Union for Conservation of Nature (IUCN) as category I, II, III, or IV.

- Projects that violate the OECD Guidelines for Multinational Enterprises on Responsible Business Conduct, also identifying certain activities subject to exclusion in the Energy, Mining, Agribusiness and Defense sectors.

As for the **Green Bond Framework**, its inaugural release by Unicaja in May 2022 reflected the Group's intention to align its financing program with its sustainability strategy and objectives while promoting and supporting the migration of assets towards a more sustainable balance sheet with greater resilience to physical and transition risks

Following the success of the 2022, 2023 and 2024 Green Bond issues, Unicaja aims to remain at the forefront of the sustainable finance market. The Group has therefore decided to update its Green Bond Framework in June 2024 to reflect the evolution of its sustainability strategy as well as the latest market practices.

This updated Framework includes, among others, a revised Project Evaluation and Selection process that reflects Unicaja's new organizational structure and internal processes under which the issuance of Green Bonds is carried out. The Bank may issue green bonds to finance and/or refinance exclusively, in whole or in part, new and/or existing eligible green projects.

In order to finance eligible green projects, the Framework establishes the basic principles considered by Unicaja for the issuance of green bonds, as well as the procedures established for the selection of the projects to be financed with the funds obtained and the information systems related to the issues carried out.

Unicaja's Green Bond Framework is aligned with the ICMA Green Bond Principles ("GBP") published in June 2021 (with Annex 1 June 2022). It is represented through the four basic components of the GBP, as well as its recommendations for External Review:

1. Use of funds
2. Project evaluation and selection process
3. Revenue management
4. Reporting
5. External review

Unicaja closely follows the evolution of market standards and practices in Sustainable Finance, including those driven by European Union regulations, such as the European Union Green Bond Standard and the EU Taxonomy Delegated Acts. The Framework aims to contribute to the EU's Environmental Objectives with a clear focus on Climate Change Mitigation. Therefore, the Eligibility Criteria for the Green Categories below have been aligned with the Substantial Contribution Criteria of the corresponding EU Taxonomy activities. Where data availability allows, additional reviews are conducted based on the "No Significant Harm" ("DNSH") and minimum safeguards criteria, ensuring that a portion of these eligible projects are fully compliant with the EU taxonomy and form part of our green asset ratio.

Therefore, the proceeds raised by any Green Bond issued under this Framework will be used exclusively to finance and/or refinance, in part or in full, new and/or existing loans, investments or projects that meet the eligibility criteria described below ("eligible green projects").

The date of first disposition of such eligible green project shall be no earlier than 3 years from the date of settlement of the Green Bond issue.

ICMA eligible category	Eligibility Criteria	EU environmental objective and EU taxonomy activities*	ODS
Renewable energies	Eligible projects are loans to finance assets that support the generation of electricity from the following technologies: solar, wind, hydro, geothermal, hydrogen and bioenergy, including the acquisition, construction, operation, maintenance or repowering of facilities. Technical deselection criteria: • In the case of geothermal energy production, installations operating with life cycle emissions of less than 100 gCO_2eq/kWh will be eligible. • Hydroelectric power will include installations with a power density of more than 5 W/m2 or life cycle emissions of less than 100 gCO_2eq/kWh or the electricity production facility is a run-of-river power plant and does not have an artificial reservoir. • Bioenergy can include high-efficiency biomass cogeneration, for which feedstocks are limited to sources that do not deplete existing terrestrial carbon stocks or compete with food production. Eligible projects are loans to finance the development, construction, equipment, operation and maintenance of new or additional renewable energy transmission and distribution networks.	Climate change mitigation 3.10. Hydrogen manufacturing 4.1. Electricity generation through solar photovoltaic technology 4.3. Electricity generation from wind energy 4.5. Production of electricity from hydroelectric power 4.6. Generation of electricity from geothermal energy 4.7. Production of electricity from liquid and gaseous non-renewable fossil fuels	 

	• The transmission and distribution infrastructures or equipment are located in an electrical network that meets at least one of the following criteria (a) the network is the interconnected European network: (b) more than 67% of the new generation capacity installed on the grid is below the threshold value of 100 gCO_2eq/kWh measured on a lifetime basis according to the electricity generation criteria. over a renewable period of five years; (c) the average emissions factor of the system's grid, calculated as the total annual emissions of the electricity generation connected to the system, divided by the total annual net electricity production in that system, is below the threshold value of 100 gCO_2eq/kWh measured on a lifetime basis in accordance with the electricity generation criteria over a rolling five-year period.	4.9. Transmission and distribution of electricity 4.U Renewable and low carbon gas transmission and distribution networks	
Green buildings	Eligible projects are loans that promote the acquisition, development and construction of buildings and renovation projects of existing buildings aimed at improving their energy efficiency in accordance with the best available techniques, such as district heating, intelligent networks and efficient renovation measures. • Residential loans or mortgages to finance the acquisition of homes built before December 31, 2020 with an EEC (Energy Efficiency Certificate) equal to label A and/or belonging to the top 15% of the most efficient buildings in a given area • Loans or mortgages to finance the acquisition, development and/or construction of dwellings built after December 31, 2020 with a primary energy demand (PED) at least X) % 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 The energy performance is certified by means of an Energy Performance Certificate (EPC). • Loans or mortgages for rehabilitated (residential) buildings with an energy efficiency improvement of at least 30%.	Climate change mitigation 7.1.Construction of new buildings 7.2 Renovation of existing buildings 7.7. Acquisition and ownership of buildings	

On the other hand, the Bank has had an Environmental Management System in place for several years.

The dual materiality analysis conducted in 2024 has highlighted the relevance that stakeholders attribute to the fight against climate change, underlining the need to adapt and mitigate its effects. Dual materiality not only considers how environmental factors, in this case, affect the Bank, but also how the Bank's activities impact society and the environment.

The impact materiality, more focused on the non-financial impact, includes some environmental aspects, among others, the following:

- Carbon footprint: The total amount of greenhouse gases emitted directly or indirectly by an organization.
- Waste generation: The amount of waste produced and how it is managed, including recycling and disposal.
- Energy consumption: The amount of energy used and the sources of that energy, with a focus on efficiency and the use of renewable energy.
- Water use: The amount of water consumed and the practices for its conservation and sustainable management.
- Social impact: How the organization's activities affect local communities, including employment, health and welfare, both when it comes to its own workers and workers in the value chain.

Actions and resources related to climate change policies (NEIS E1-3)

During fiscal year 2024, the Unicaja Group has carried out various actions aimed at improving the management of its resources to achieve its objectives in terms of climate change mitigation and adaptation.

Said **actions** are structured as follows:

Business Model Evaluation

- Evaluation of impacts, risks and opportunities:

The Bank has focused some lines of action aimed at improving the process of assessing the materiality of the impacts of climate and environmental (C&E) risks on traditional risks, among which the following are noteworthy:

a) Evolution and improvement of the impact, risks and opportunities (IROs) assessment process as part of the dual materiality exercise, within the traditional risk management framework.

b) New and comprehensive identification of the transmission channels of climate and environmental risks over traditional risk factors.

On the other hand, the Bank has also carried out actions within the process of analyzing the Bank's business environment for the purposes of C&E risks, which has led to improvements in the identification of Threats and Opportunities:

a) PESTEL analysis of how C&E risks affect the different factors of your business environment: political, economic, social, technological, ecological and legal.

b) Competitive Environment Analysis, for the purposes of sustainability and C&E risks, where Unicaja was evaluated with respect to its main competitors in different sustainability issues.

c) SWOT analysis, which summarized Unicaja's strengths, weaknesses, opportunities and threats in the area of sustainability and for the purposes of C&E risk management.

- Definition of Global Sustainability Strategy

As a continuation of the previous processes, the Bank has proceeded to integrate ESG criteria in decision making and support in the transition of customers towards a less emission-intensive economy.

Commercial Offer Design

- Funds and Grants

The Bank has created sustainable products, such as the "Ecomobility Business Loan" for the purchase of electric and plug-in hybrid vehicles.

- Partnerships with Third Parties

The Bank has signed new agreements and partnerships, including the collaboration with Naturgy for the acquisition of photovoltaic panels and with Correos (the Spanish postal system) for the provision of banking services in rural areas.

Promoting Sustainable Financial Products

In this area, the Unicaja Group's actions have been both in the area of contracting new ESG financial products and in the issuance of new green bonds.

- Purchasing Sustainable Financial Products:

In this sense, an increase in energy efficiency certified mortgage production and exposure to sustainable businesses has been encouraged.

- Issuance of Sustainable Bonds

The Bank has proceeded with the maintenance of the green bond framework aligned with the ICMA Green Bond Principles.

On the other hand, in September 2024, the Unicaja Group issued a green bond, in senior preferred format, amounting to €300 million, for a term of five years and maturing in September 2029, with an early redemption option in the fourth year for 100% of its nominal value.

This is the fourth green bond issued by Unicaja Group since 2022 and its funds are intended to finance renewable energy projects and residential mortgages. These goals are aligned with SDGs 7 (Affordable and Clean Energy), 11 (Sustainable Cities and Communities) and 13 (Climate Action).

These four green bonds amount to a total of €1.6 million. With these emissions, the Bank's objective is to contribute financially to the development of a fairer and more inclusive society, based on efficient economic management that respects the environment, favoring the progressive reduction of CO2 emissions, both its own and those of its customers, in order to achieve climate neutrality by 2050 at the latest.

Definition of Decarbonization Objectives

In this regard, the Bank has proceeded to set and monitor objectives related to decarbonization, through the measurement of the carbon footprint and the establishment of decarbonization objectives for various sectors, including Oil & Gas and Energy, on the one hand, and the mortgage portfolio on the other.

Collaboration in the Transition to a Sustainable Economy

The actions carried out by the Bank in this regard are as follows:

- Climate Transition Plan

In February 2025, the Unicaja Group approved a Transition Plan for the mitigation of climate change, to comply with regulatory and supervisory requirements, facilitating the transition of customers towards a more sustainable economy. Further details of the plan are provided in section *2.1.2 Strategy*.

- Self-Assessment Tools

In addition, the Bank is implementing an ESG due diligence questionnaire and developing an ESG rating for the corporate portfolio.

Climate and Environmental Risk Management

The actions carried out by the Bank in this area are as follows:

- Materiality assessment: design of a more robust methodology for estimating the materiality of risks identified as potentially significant.
- Impact Calculation and Analysis: integration of climate and environmental risks in the estimation of expected credit losses.
- Internal Stress Testing: Conducting stress tests to estimate the impacts of adverse climate scenarios.
- Development of a data model: During the 2024 financial year, the Entity has been working on the continuous updating and improvement of its control procedures for both financial information (SCIIF) and non-financial information (SCIINF). One of the main challenges is adapting the latter to the new data structure implied by the application of the NEIS in this Sustainability Report.

With respect to the **planned actions** to achieve the decarbonization objectives, with the Bank's decarbonization objective defined and the Bank's decarbonization pathway as an aspirational goal, the Bank's decarbonization effort for its portfolios will focus on focusing on bringing their intensities closer to the levels of the decarbonization pathway.

To this end, the Unicaja Group's next step focuses on improving the quality of the companies in its portfolio. The Unicaja Group has three main methods to reduce its carbon footprint:

- Exposure to better customers: Focusing efforts on exposures to counterparties with an emissions intensity level aligned with the Bank's objectives or with ambitious climate transition plans.
- Commitment to current customers: The Bank must promote the reduction of the emission intensity levels of its counterparties through various actions (agreements, price differentiation, etc.).
- Sustainable finance: Investment and financing of projects that have a positive impact on the environment and the fight against climate change.

Compliance with the decarbonization objectives set by the Unicaja Group is monitored through the ESG Risk Scorecard, which is presented on a quarterly basis to both the Steering Committee and the Sustainability Committee of Unicaja.

In addition, the Unicaja Group's decarbonization objectives and decarbonization pathways have been incorporated into Unicaja's 2025-2027 Strategic Plan.

Methodologies and tools for emissions calculation and monitoring

With respect to the reductions achieved in GHG emissions, the Bank has a methodology for calculating avoided emissions related to investment projects related to renewable energy and green buildings that are susceptible to being allocable to green bond emissions.

This methodology is based on internationally recognized standards and guidelines, which ensure that the results are certified, reliable and verifiable. Specifically, the methodology is based on the generation of equivalent and comparable scenarios following the reference scenarios proposed in the ISO-14.062 standard, specifically in section 2: "Greenhouse Gases. Specification with project-level guidance for quantification and reporting of greenhouse gas emission reductions and removal enhancements".

The methodology used by the Bank to calculate the environmental impact of the projects assignable to green bonds has been developed by an independent external advisor (Ecodes), thus guaranteeing the independence and impartiality of the calculations performed, as well as the use of objective, rigorous and comparable data sources.

In the case of renewable energy projects, the CO2 emissions avoided have been calculated by multiplying the renewable electricity injected into the local electricity grid by the CO2 emission factor of the national energy mix. The CO2 emission factors of the energy mix used in each country were as follows:

Country	Emission factor (Tn CO_2/MWh)	Source
Spain	0.102	Spanish Electricity Grid

The renewable electric power generated by these projects has been calculated based on the estimates of electric power generation available during the Due Diligence of each investment project for the P90 value.

In the case of mixed renewable electricity generation projects (with natural gas consumption for electricity production), emissions have been calculated exactly as in the previous case, but deducting from avoided emissions those resulting from the combustion of natural gas. The emission factors and energy mix considered were the same, while the emission factor used for natural gas was 0.173 ton CO2/MWh (official data from the Ministry of Ecological Transition and Demographic Challenge).

In the case of energy efficient building construction projects, the energy savings have been calculated as the difference between the building's non-renewable primary energy consumption and the limit established by the European Taxonomy to consider the building as eligible. Specifically, consumption must be at least 10% below the limit for non-renewable primary energy consumption according to the national standard. This consumption is multiplied by the CO2 emission factor of the national energy mix, indicated in the renewable energy section, and by the surface area of the building.

Temporarily, and for projects with a completion date before December 31, 2020, and following the European Taxonomy for the ownership or acquisition of buildings, the eligibility threshold has been set at all buildings with an A, B, or C emissions rating, since these are in the top 15% of the national stock. In this case, the emissions calculation will be the difference between the building's consumption and the limit between energy certification levels letters A and B (since the national standard for nZEB had not been defined at that time) multiplied as in the previous case by the CO2 emission factor of the national energy mix, indicated in the renewable energy section and by the surface area of the building.

Based on the above, the emissions avoided by the indicated projects are as follows:

	Amount (millions of euros)	TCO_2 avoided
Renewable energy [1]	**484**	**79,354**
Wind	41	903
Photovoltaic	361	71,211
Thermosolar	82	7,240
Green buildings	**815**	**1,063**
Finished home mortgages	1,669	941
Housing development	242	122
Total	**2,395**	**80,417**

[1]The impact of avoided emissions in renewable energy projects has been calculated considering the percentage of Unicaja's participation in each financing project.

On the other hand, Unicaja Group has incurred €201 million of CapEx and €2.387 million of OpEx in fiscal year 2024 in necessary ESG actions related to relevant items or notes of financial statements, key performance indicators or CapEx Plan, the latter two required by virtue of the Commission's Delegated Regulation (EU) 2021/2178.

Resources allocated to actions

With regard to the resources allocated by the Bank to carry out the actions listed above, firstly, it is worth mentioning the modification of the organizational chart that was carried out at the end of fiscal year 2023, and in which the consideration of sustainability as a transversal axis was highlighted, taking the ESG seal to different departments.

In this way, Unicaja established a structure for the adequate management of this type of risk based on the assignment of ESG functions to a large number of the Bank's departments with the clear objective of ensuring that this awareness and management of these risks permeates the entire organization, although the areas related to the credit risk admission and monitoring processes assume a predominant role, without neglecting the need for a coordination and promotion area.

Based on the aforementioned modification of the organization chart, in terms of FTEs (Full Time Employees), Unicaja estimated that it had a total of 28.1 FTEs dedicated to the ESG area distributed throughout the organization and the Group. This included the first-line (retail, wholesale and corporate business, credit risk, planning and data, etc.), second-line (risk control) and third-line (internal audit) departments, as well as other relevant departments such as the CEO's Office and Strategy Department, the Legal Department and the Communications and Image Department. In addition to the Bank's personnel, there is the direct participation in the management of this type of risk of those employees of Unigest, S.G.I.I.C., S.A.U., an investee company of the Unicaja Group, with functions related to ESG risk management, specialized in this case in relation to fundraising and investment in sustainable products offered by said company.

In any case, based on this initial estimate, the Group has continued to reinforce those areas it has considered critical in ESG risk management, considering new profiles of specialists in specific aspects, highlighting the effort Unicaja is making to maintain adequate training and availability of resources to manage this type of risk.

Firstly, the creation of the ESG Strategy Department, which reports to the CEO's Office and is responsible for coordinating and executing the Strategic and Operational Plan in the area of sustainability.

On the other hand, one of the areas that has seen the greatest development has been the Corporate Accounting and Reporting Department, which is part of the Chief Financial Officer (CFO), where it has been deemed appropriate to reinforce the resources allocated to corporate disclosure and reporting matters, especially considering the increase in requirements as a result of the disclosure of sustainability information

under the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (NEIS), applicable in the European Union from 2024.

Therefore, due to the impact of said new regulation on sustainability matters, as well as the continuous publication of action guides and "frequently asked questions" documents issued by the different supervisory bodies, together with the inherent complexity of the matter itself, has led to the need to increase the staff by two full-time employees as new hires, in addition to an increase in the time allocated to the management of ESG risks of the people already existing under this Department, so that the increase that has taken place in this Department has been a total of 2.6 FTEs in 2024.

Likewise, another department that, since the restructuring of the organization chart, has reinforced the resources for the performance of functions related to ESG risk management has been the Financial Credit Risk Control Department, specifically through the Financial Credit Risk and ESG Controls Department, departments that ultimately report to the General Risk Control and Relationship with Supervisors (CRO) Department.

This department is responsible for assessing the materiality of C&E risks in the context of the ICAAP, as well as conducting other internal stress tests (e.g., in the context of the Recovery Plan, or the semi-annual update of the credit risk impacts of these stressed variables). Considering the potential climate and environmental impacts on credit risk, the Bank has deemed it necessary to redistribute certain functions in order to increase the resources available for ESG risk management, allocating an additional 0.3 FTEs in this regard in the Credit and ESG Financial Risk Controls Division.

Likewise, the Internal Audit Department, which is responsible, among other things, for supervising the Bank's risk management procedures, is devoting more and more time and resources to the preparation of internal audit reports related to the ESG area. In this regard, this greater time dedication has been represented in fiscal year 2024 by increasing by 0.3 FTEs the estimate made at the end of 2023 with respect to the Credit, Technology, Security and Models Risk Audit Department.

Following the restructuring that took place at the end of the previous year, it is estimated that the Group has increased by 3.1 FTEs for ESG risk management, thus reinforcing those areas in which there has been a greater need for resources, although it is estimated that the involvement of the different Divisions will continue to increase and this number of FTEs will increase in the medium term to reach a figure of approximately 35.9 FTEs.

In parallel, *ESG Coordination and Working Groups* have been developed, reinforced to coordinate compliance with the strategic lines and operational objectives in sustainability matters, given that the development of these issues requires additional coordination, taking into account the novelty of the issues, the extent of the regulatory and supervisory requirements, and their cross-cutting nature for the entire organization.

The *roles of the various Committees and Divisions* have also been identified and strengthened in the area of ESG functions, such as the Sustainability Committee, the Audit and Compliance Committee, and the Risk Committee, which have specific roles in the implementation and monitoring of the policies and actions mentioned above.

On the other hand, the Bank has been working on the development and strengthening of the *Sustainability Scorecard*, with the aim of making it the main tool for reporting and monitoring ESG risk exposure, with quarterly reports to the governing and management bodies.

Also noteworthy is the creation by the Bank of the *Sustainability Datamart*, which groups together the most relevant information it uses in the ESG area, for its application, fundamentally, in the area of disclosing information both to the public and to supervisory bodies.

These actions and resources reflect a comprehensive and well-structured approach to addressing the challenges of climate change and ensuring sustainability in credit risk management.

2.1.5. Parameters and goals

Goals related to climate change mitigation and adaptation (NEIS E1-4)

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	tCO2eq./M€	3,013	2,169	**-28%**
Energy	IAE Net Zero 2050	1 + 2	KgCO2eq./MWh	115	44	**-62%**
Mortgage portfolio residential	IAE Net Zero 2050	1 + 2	KgCO2eq./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 targets were established exclusively for the loan portfolio, taking 2022 as the base year. In the three sectors, the 1.5ºC or Net Zero by 2050 scenario has been considered, this being the most ambitious scenario 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 do the following:

- Calculate the issuance intensity of the three target portfolios, considering their composition as of December 31, 2024.
- Compare the result obtained with the intensity figure foreseen on December 31, 2024 in the base scenario used for setting the targets.

The results obtained were as follows:

Sector / Portfolio	Metrics	Var. basis 2022	Target 2030	% decarbonization	Target 12/2024	Intensity 12/2024
Oil & Gas	tCO2eq/ M	3,013	2,169	**-28%**	**2,981**	**2,499**
Energy	KgCO2eq./MWh	115	44	**-62%**	**80**	**76**
Residential mortgage portfolio	KgCO2eq./m^2	54	39	**-28%**	**50**	**34**

During 2024, there was a decrease in the intensity of the Oil & Gas sector, due to the updating of the intensities of the main customers with information referring to 12/31/2023, especially combined with active management of customers in this sector, prioritizing those with lower intensity with respect to the larger ones.

During 2024, there will be a decrease in the intensity of the energy sector due to a triple effect:

- Update of the intensities of the main customers with their information as at 12/31/2023, with a significant improvement compared to the previous data dated 12/31/2022.
- Update of the energy emission factor used to measure its intensities: emission factor of Marketing Companies without GdO provided by MITECO, which has increased from 273 KgCO2eq/MWh in 2022 to 260 KgCO2eq/MWh in 2024.
- Expert review of the intensities of customers with eminently renewable activity.

The decline in emissions intensity in the residential mortgage portfolio is due to the 2024 update of energy efficiency certificate information, with an increase in available information, especially from the most efficient certificates.

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.

These targets may therefore 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.

In this regard, as of December 31, 2024, the Bank has analyzed other possible sectors (steel, aviation, cement, commercial mortgage portfolio, etc.) in which to set new decarbonization targets, which it expects to achieve in the first quarter of 2025.

On the other hand, in January 2025 Unicaja has registered in the registry of carbon footprint, compensation and carbon dioxide (CO2) absorption projects of the Ministry for Ecological Transition and Demographic Challenge (MITECO) the carbon footprint of its activity for the years 2022 and 2023. The Bank has also developed a plan to decarbonize its own footprint with the objective of reducing CO2 emissions by 20% in the period 2024-2027, from the emissions baseline, and by 30% by 2030, thereby committing to develop and implement the consequent reduction and compensation measures to achieve the aforementioned objectives.

After registering the calculation of its carbon footprint, in scopes 1+2 and 3 (excluding investments), Unicaja has received the official "CALCULO" seal from MITECO, which certifies this reduction commitment in accordance with the official criteria.

Thus, the Bank will continue to prepare the inventory on an annual basis, submitting it to external verification in order to comply with the requirements of the *Greenhouse Gas Protocol* (GHG protocol). Recently, Unicaja has obtained the verification of the corporate carbon footprint for the years 2022 and 2023 through the accredited entity DNV, which has certified the corporate calculation of greenhouse gas (GHG) emissions according to the requirements established in the GHG protocol.

By registering in this carbon footprint registry, Unicaja responds to its commitment to achieving the Paris Agreement, the Global Compact Principles, the 2030 Agenda, and the Sustainable Development Goals (SDGs), as well as other initiatives to which the Bank has adhered in line with its strategic positioning.

Energy consumption and mix (NEIS E1-5)

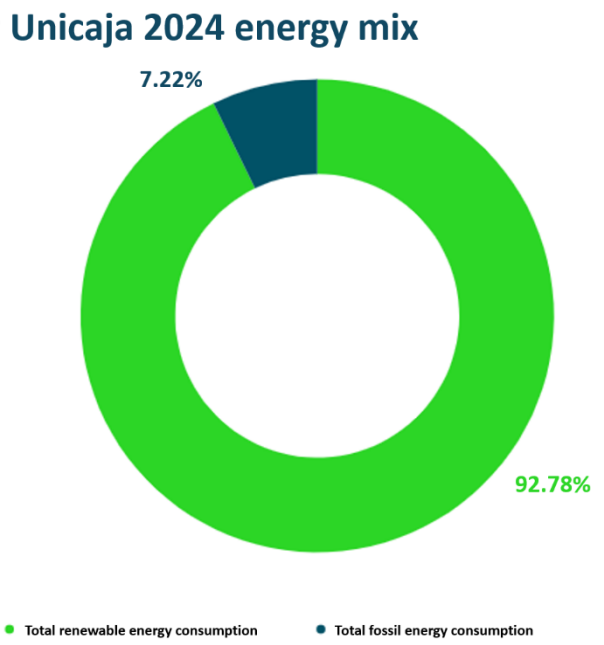
As previously mentioned, various actions continued throughout 2024 aimed at ensuring efficient energy consumption (primarily electricity) and raising employee awareness about its importance.

In almost all of the facilities where the Unicaja Group carries out its activities, the electricity purchased for its own consumption is certified to be of renewable origin.

The following table shows the evolution of electricity consumption for the year 2024:

Energy consumption and mix	2024	%
Total fossil energy consumption (MWh)	**2,165**	**7.22%**
Fuel consumption from nuclear sources (MWh)	**0**	**— %**
Consumption of electricity, heat, steam and refrigeration purchased or acquired from renewable sources (MWh)	27,721	92.44%
Consumption of self-generated renewable energy that is not used as fuel (MWh)	101	0.33%
Total renewable energy consumption (MWh)	**27,822**	**92.78%**
Total energy consumption (MWh)	**29,987**	**100%**

Therefore, the distribution of energy consumption by source for fiscal year 2024 is as follows:



In year 2023, electricity consumption was 32,553 Mwh.

Gross Scope 1,2 and 3 GHG emissions and total GHG emissions (NEIS E1-6)

With regard to the calculation of the carbon footprint, Unicaja has been calculating its own carbon footprint since 2022, which has been verified by an independent external party in 2024.

Unicaja has successfully passed the verification of its corporate CO2eq (equivalent) emissions inventory for 2022 and 2023. Thanks to the successful completion of the audit process, carried out by the accredited entity DNV, the Bank has the declarations of conformity of its carbon footprint for both years, according to the validation methodology of recognized prestige Greenhouse Gas Protocol (GHG Protocol), specifically, by the Corporate Accounting and Reporting Standard of the GHG Protocol.

The fact that the Bank has a carbon footprint certificate shows its commitment to reducing greenhouse gas emissions into the atmosphere. But there are other aspirations, including obtaining cost savings or the ability to find more sustainable suppliers and/or materials. Likewise, having a carbon footprint certificate is also a way to build customer loyalty, as it shows the company's strong commitment to corporate responsibility towards the environment. Finally, it also serves as an exemplary measure for third parties to implement similar processes, which will help them to achieve this certificate.

As proof of this commitment, in November 2024 Unicaja obtained the "CALCULO" seal from the Ministry for Ecological Transition and the Demographic Challenge (MITECO). This registration, which is of a voluntary nature, reflects the efforts of Spanish companies, administrations and other organizations in the calculation, reduction and compensation of greenhouse gas emissions generated by their activities. In the case of Unicaja, the calculation has been made under the established limits of operational control approach, scopes 1+2 and 3, excluding the loan portfolio.

As a mandatory consequence of this registration, and as previously mentioned, Unicaja has a Decarbonization Plan for its own footprint. In this sense, the proposed objective is to "Reduce CO2 emissions by 20% in the period 2024-2027, from the emissions baseline, and by 30% by 2030."

Carbon footprint measurement methodology

Unicaja has continued to prepare the inventory annually, submitting it to external verification to meet the requirements of the Greenhouse Gas Protocol (GHG PI) initiative.

The time limit was established in fiscal year 2022, the full calendar year for which the combined Bank had its first data, and the control approach was established as the organizational boundaries.

With respect to the operating limit, the following sources of emissions are identified:

Scope 1		Mobile combustion. Fleet Mobile combustion. Machinery Fixed combustion. Boilers Fixed combustion. Heating oil gas HFC leaks Fire extinguisher leaks
Scope 2		Electricity consumption (*)
Scope 3	**Category 1. Goods and services purchased**	Water consumption (**) Paper consumption Cardboard consumption Toner consumption
	Category 5. Waste generated	Waste management
	Category 6. Business trips	Business trips Overnight stays
	Category 7. Employee travel	Employee mobility

(*) The net figure is reported after subtracting the 2024 PV generation offset. Electricity consumption includes the sum in kWh of the invoices posted on 13.01.25.

(**) Water consumption includes the sum in m3 of invoices accounted for as of 01.13.25.

As for the emission factors used, they come from different official sources such as the Ministry for Ecological Transition and Demographic Challenge (MITERD), the Catalan Office for Climate Change (OCCC), *Department for Environment, Food & Rural Affairs* (DEFRA), or ECOINVENT, in their latest available versions.

Results of the measurements made during the exercise

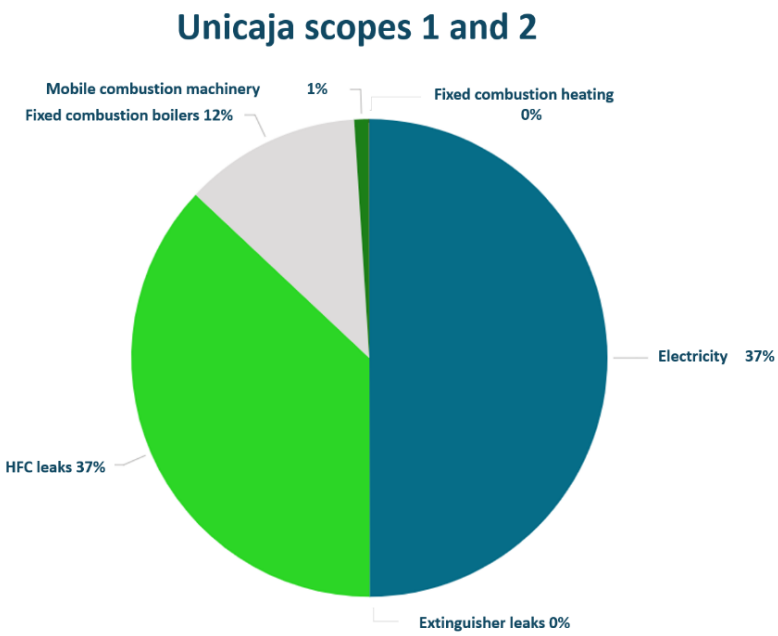
2024 GREENHOUSE GAS EMISSIONS

Matrix: total emissions (tons CO2 eq) (2.819,43)

- **Scope 1** (tn CO2 eq) 1.418.84
- **Scope 2** (tn CO2 eq) 1.400.59
- GHG emissions intensity (tn CO2-eq / employee) 0.41

The electricity consumption (Scope 2) of the Unicaja was 1,467.48 tCO2eq. This consumption has been reduced by the energy produced on the roof of the Humilladero Logistics Center, where solar panels were installed and generated 101,356.99 kWh in 2024, thus avoiding the emission of 66,895.61 kg CO2 (66.89 tCO2eq) into the atmosphere.

Electricity consumption increased with respect to 2023 due to the fact that four offices have been included in the 2024 calculation, and the supplier of one of them (Energía XXI) does not have energy from renewable sources.



**The total electricity consumption of Unicaja matrix has been calculated by subtracting 66.89 tCO2eq, generated by solar panels, from the consumption recorded in 2024, which was 1,467.48 tCO2eq.*

Group: total emissions (tn CO_2-eq) (3,426.09)

- **Scope 1** (tn CO2 eq) 1.595.28
- **Scope 2** (tn CO_2-eq) 1,830.81
- GHG emissions intensity (tn CO2-eq / employee) 0.46

2023 GREENHOUSE GAS EMISSIONS

- **Matrix: total emissions (tn CO_2-eq) (1,837)**
- **Scope 1** (tn CO2 eq) 1.837
- **Scope 2** (tn CO_2-eq) 0
- GHG emissions intensity (tn CO2-eq / employee) 0.27

Group: total emissions (tn CO_2-eq) (2,742)

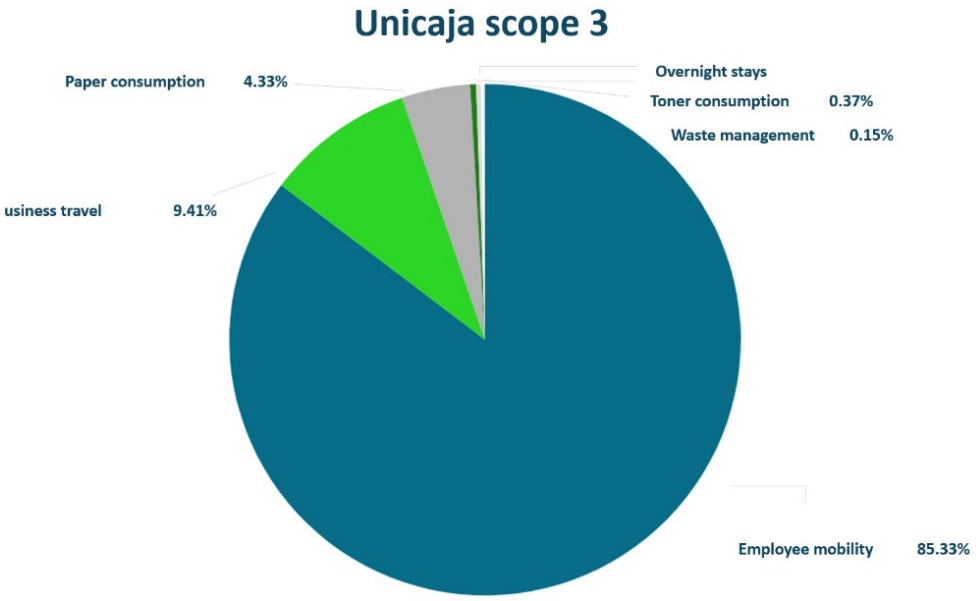
- **Scope 1** (tn CO2 eq) 2.261
- **Scope 2** (tn CO2 eq) 481
- GHG emissions intensity (tn CO2-eq / employee) 0.36

The *Corporate Value Chain (Scope 3) Accounting and Reporting Standard and Technical Guidance for Calculating Scope 3 Emissions* are used as a reference framework for Scope 3 (excluding the measurement of the investment portfolio).

2024 GREENHOUSE GAS EMISSIONS

Matrix: total Scope 3 emissions (tn CO2 -eq) (9,085.74)

- **Scope 3.** Category 1 (tn CO2-eq) 448.42
- **Scope 3**. Category 5 (tn CO2-eq) 13.52
- **Scope 3.** Category 6 (tn CO2-eq) 879.55
- **Scope 3.** Category 7 (tn CO2-eq) 7,744.25
- GHG emissions intensity (t CO2 eq / employee) 1.32



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 (t CO2 eq / employee) 1.41

With respect to fiscal year 2023, in fiscal year 2024 indirect emissions associated with the internal transport of bags (category 4) have been excluded from the calculation due to the difficulty in obtaining the data, and the collection and traceability of these data is being considered as an improvement for future calculations.

Also excluded from the calculation are those centers or facilities that are leased and for which the Bank does not carry out any activity.

Pollution

During 2024, in line with Unicaja's decarbonization commitment, the calculation of the corporate carbon footprint has continued. As mentioned above, for the calculation of Scope 2 (derived from electricity consumption), four Unicaja branches whose contracts are from other suppliers have been included.

Emission factor records from the Ministry of Ecological Transition and Demographic Challenge, as well as an invoice from Energía XXI, were used to calculate emissions.

Based on this, the coefficient to be applied to Unicaja's electricity consumption (matrix) is 1,400.59 TnCO2eq due to the fact that the contract with Energía XXI does not include energy from renewable sources. On the other hand, electricity supply contracts signed with Iberdrola are certified as having a Guarantee of Origin (GdO), which is an accreditation that ensures that 100% of the electricity supplied has been generated from renewable energy sources or high-efficiency cogeneration.

With respect to the group's companies, they still have contracts with suppliers whose origin is not 100% renewable, so their emissions in 2024 were 430.22 TnCO2eq.

The following emissions table covers Scope 1 and 2 of the Unicaja Group.

GHG EMISSIONS (Group)	2024	2023
Total emissions (tn CO2 eq)	3,426.09	2,742.00
Scope 1 (tn CO^2 eq)*	1,595.28	2,261.00
Scope 2 (tn CO^2 eq)	1,830.81	481
GHG emissions intensity (t CO^2 eq / employee)	0.46	0.36

*The Group's Scope 1 emissions have decreased due to lower consumption of air conditioning equipment whose recharge was carried out in 2023.

Carbon footprint of financed portfolio

Additionally, within Scope 3 is Category 15, where Unicaja calculates an estimate of the carbon footprint of the financed portfolios.

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 1.5ºC by 2050. To this end, Unicaja has adopted methodologies for setting decarbonization targets aligned with the Paris Agreement, such as SBTi (*Science Based Targets*) and PACTA (*Paris Agreement Capital Transition Assessment*).

The determining factor for meeting these objectives is the reduction of greenhouse gas (GHG) concentrations, which requires first adequate measurement of the carbon footprint of the investments financed by the Bank. 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 is carried out for all portfolios identified as emitting GHGs and is performed at the active level. This follows the calculation methodology developed by the three banking associations (AEB, CECA, UNACC), which, in turn, is aligned with the guidelines defined by PCAF (*Partnership for Carbon Accounting Financials*) in its accounting and reporting standard "*The global GHG accounting & reporting standard for the financial industry*" for the quantification of financed emissions from its credit portfolio as of December 31, 2024.

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

- The loan portfolio includes sub-portfolios for corporate loans, mortgage loans, motor vehicle loans, *project finance,* and loans to public administrations.
- For the fixed-income portfolio, the corporate bond and sovereign debt sub-portfolios are differentiated.
- 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, based on the information disclosed by them or through the databases provided by PCAF and considering the quality of the available data (*score*), it is necessary to define the proportion of said emissions assigned to loans or investments, in accordance with a concept called attribution factor.

The Bank uses the "*Control Consolidation approach*" for the accounting of GHG emissions, due to the fact that the Bank has control over the financing or non-financing of operations, but without the possibility of influencing the operations of other companies.

The calculation was performed under a *bottom-up* approach, following the methodology developed by PCAF and described in the regulation entitled "*The global GHG accounting and reporting standard for the financial industry*":

- emissions associated with the mortgage portfolio have been calculated based on information from the energy efficiency certificate (actual or estimated) of the financed properties;
- emissions associated with the rest of the financing and investment portfolio have been calculated based on carbon footprint information (Scope 1, 2 and 3) reported by the companies/projects financed, or based on sector proxies provided by PCAF.

In every case, the allocation of emissions financed by the Bank has been made on the basis of the attribution factor defined by PCAF according to the type of asset, as well as the best available data in each case.

According to this methodology, the final result obtained as of 12/31/2024 is as follows (10.3 million tons of CO2 equivalent as of 12/31/2023):

Financing granted	Total financed emissions (tCO_2eq)	%	Of which: Scope 3 (tCO_2eq)	%	Score	Balance (M€)	Intensity = Emissions (tCO_2eq) / M€ exposure
Credit portfolio	**6,387,494**	**61.3%**	**2,835,975**	**94.1%**	**3.2**	**43,776**	**146**
Corporate Loans	4,098,983	39.3%	2,756,110	91.5%	2.7	7,767	528
Project finance	272,664	2.6%	79,865	2.7%	4.6	407	669
Mortgage Loans	795,022	7.6%	0	0	3.1	31,046	26
Motor vehicle loans	18,510	0.2%	0	0	4.0	302	61
Loans to AA. Public	1,202,315	11.5%	0	0	4.9	4,253	283
Fixed Income Portfolio	**3,843,619**	**36.9%**	**44,015**	**1.5%**	**1.3**	**28,191**	**136**
Corporate Bonds	348,382	3.3%	44,015	1.5%	2.8	3,326	105
Sovereign Debt	3,495,237	33.5%	0	0	1.1	24,866	141
Equity Portfolio	**193,614**	**1.9%**	**132,719**	**4.4%**	**4.1**	**2,931**	**66**
Shares in listed companies	193,614	1.9%	132,719	4.4%	4.1	2,931	66
Total	**10,424,728**	**100%**	**3,012,708**	**100%**	**2.5**	**74,898**	**139**

For the credit, fixed-income and equity portfolios financing the private sector, this amounts to 5.8 million tons of CO2 equivalent (5.8 million tons of CO2 equivalent in 2023):

Private sector financing	Total financed emissions (tCO_2eq)	%	Of which: Scope 3 (tCO_2eq)	%	Score	Balance (M€)	Intensity = Emissions (tCO_2eq) / M€ exposure
Credit portfolio	**5,185,179**	**90.5%**	**2,835,975**	**94.1%**	**3.1**	**39,522**	**131**
Corporate Loans	4,098,983	71.6%	2,756,110	91.5%	2.7	7,767	528
Project finance	272,664	4.8%	79,865	2.7%	4.6	407	669
Mortgage Loans	795,022	13.9%	0	0	3.1	31,046	26
Motor vehicle loans	18,510	0.3%	0	0	4.0	302	61
Fixed Income Portfolio	**348,382**	**6.1%**	**44,015**	**1.5%**	**2.8**	**3,326**	**105**
Corporate Bonds	348,382	6.1%	44,015	1.5%	2.8	3,326	105
Equity Portfolio	**193,614**	**3.4%**	**132,719**	**4.4%**	**4.1**	**2,931**	**66**
Shares in listed/unlisted companies	193,614	3.4%	132,719	4.4%	4.1	2,931	66
Total	**5,727,176**	**100%**	**3,012,708**	**100%**	**3.1**	**45,778**	**125**

Additionally, emissions generated by financing public administrations, through loans or the acquisition of sovereign debt, amount to 4.7 million tons of CO2 equivalent (4.5 million tons of CO2 equivalent as of 12/31/2023).

Public sector financing	Total financed emissions (tCO_2eq)	%	Score	Balance (M€)	Intensity = Emissions (tCO_2eq) / M€ exposure
Loans to AA. Public	1,202,315	25.6%	4.9	4,253	283
Sovereign Debt	3,495,237	74.4%	1.1	24,866	141
Total	**4,697,552**	**100%**	**1.7**	**29,119**	**161**

The breakdown of financing to the productive sector, including corporate loans, *project finance*, corporate bonds, and equity stakes in listed and unlisted companies, is shown below, with emissions at 4.9 million tons of CO2 equivalent (4.8 million tons of CO2 equivalent as of 12/31/2023).

Financing productive sectors (*)	Total financed emissions (tCO_2eq)	%	% of total issuances, Private sector	Scope 1 and 2 (tCO_2eq)	%	Scope 3 (tCO_2eq)	%	Score	Balance (M€)	Intensity = Emissions (tCO_2eq) / M€ exposure
Steel	175,353	3.6%	3.1%	39,859	2.1%	135,494	4.5%	2.3	211	831
Agriculture	507,449	10.3%	8.9%	337,651	17.8%	169,799	5.6%	4.1	484	1,049
Aluminum	17,069	0.3%	0.3%	2,893	0.2%	14,175	0.5%	4.0	25	687
Aviation	104,265	2.1%	1.8%	42,591	2.2%	61,674	2%	1.6	213	491
Coal	32,208	0.7%	0.6%	29,238	1.5%	2.97	0.1%	4.0	4	8,426
Cement	9,004	0.2%	0.2%	5,777	0.3%	3,227	0.1%	4.0	11	805
Fossil fuels	953,641	19.4%	16.7%	109,539	5.8%	844,102	28.0%	1.6	431	2,213
Energy	1,449,716	29.5%	25.3%	1,044,816	55%	404.9	13.4%	1.9	1,915	757
Maritime transportation	71,105	1.4%	1.2%	50,699	2.7%	20,406	0.7%	4.4	67	1,062
Other sectors	1,593,833	32.4%	27.8%	237,872	12.5%	1,355,961	45.0%	3.3	11,071	144
Total (*)	**4,913,644**	**100%**	**85.8%**	**1,900,936**	**100%**	**3,012,708**	**100%**	**3.1**	**14,431**	**340**

(*) Sum of corporate loans, project finance, corporate bonds and equity investments in listed and unlisted companies.

Finally, the following table shows the emissions generated by the mortgage loan portfolio granted to both individuals and companies in the real estate sector, with a total amount of 0.8 million tons of CO2 equivalent (0.9 million tons of CO2 equivalent as of 12/31/2023).

Mortgage loans	Total financed emissions (tCO_2eq)	%	% of total issuances, Private sector	Score	Balance (M€)	Intensity = Emissions (tCO_2eq) / M€ exposure
Residential	**77,083**	**97.0%**	**13.5%**	**3.1**	**30,051**	**26**
Multifamily Housing	668,236	84.1%	11.7%	3.1	26,749	25
Individual Housing	102,594	12.9%	1.8%	3.1	3,302	31
Commercial	**24,191**	**3.0%**	**0.4%**	**3.6**	**995**	**24**
Offices	2,336	0.3%	0.0%	3.5	114	20
Shopping center	4,147	0.5%	0.1%	3.5	189	22
Shopping center (Warehouse)	8,742	1.1%	0.2%	3.6	395	22
Hotel	184	0.0%	0.0%	3.3	20	9
Hot industrial warehouse	8,782	1.1%	0.2%	3.9	278	32
Total	**795,022**	**100%**	**13.9%**	**3.1**	**31,046**	**26**

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

Within the credit portfolio, the mortgage portfolio, which includes individual mortgages and real estate mortgage financing, generates 13.9% of the total carbon footprint of financed portfolios (16.2% as of 12/31/2023) for the private sector. The individual mortgage portfolio generates 13.5% of the total of these emissions (15.7% as of 12/31/2023).

Regarding the business portfolio (including credit, fixed income and variable income) as of December 31, 2024, its carbon footprint is 85.8% of the total (83.5% as of 12/31/2023), with the Energy and Fossil Fuels sectors standing out with 25.3% and 16.7%, respectively (26.8% and 13.9%, respectively, as of 12/31/2023).

	Base year (2022)	Comparative	N	% N / N-1
Scope 1 GHG emissions				
Scope 1 gross GHG emissions (tCO2eq)	1,086	2,261	1,595	(29.44)%
Percentage of Scope 1 GHG emissions from regulated emissions trading schemes (%)	-	-	0	0
Scope 2 GHG emissions				
Location-based gross Scope 2 GHG emissions (tCO2eq)	170	481	1,831	280.67%
Market-based gross Scope 2 GHG emissions (tCO2eq)	0	0	0	0
Significant scope 3 GHG emissions				
Total gross indirect GHG emissions (Scope 3) (tCO2eq)	13,171	9,488	9,086	(4.24)%
Goods and services purchased	352	642	448	(30.22)%
Transportation and distribution in previous phases	3,484	648	0	(100.00)%
Waste generated in operations	1	5	14	180.00%
Business trips	1,255	241	880	265.15%
Back-and-forth travel by wage earners	8,079	7,952	7,744	(2.62)%
Total GHG emissions (except financed emissions)				
Total GHG emissions (location-based) (tCO2eq)	14,427	12,230	12,512	2.31%
Total GHG emissions (market-based) (tCO2eq)	14,257	11,749	10,681	(9.09)%

GHG intensity based on net revenues

Regarding GHG intensity based on net income, understanding this ratio as the quotient of total GHG emissions measured in tCO_2eq over net income in monetary unit, Unicaja has an intensity of 0.0004% in fiscal years 2024 and 2023, considering its own location-based emissions:

	2024	2023
Total GHG emissions own emissions (*t CO_2eq*);	12,512	12,230
Net income (thousands of euros)	3,249,800	2,926,942
GHG intensity (own emissions) based on net revenues	0.0004%	0.0004%

Considering the total GHG emissions, including those of the financed portfolio (scope 3, category 15), the GHG Intensity ratio is 0.32% for fiscal year 2024 (0.35% in fiscal year 2023):

	2024	2023
Total GHG emissions (*t CO_2eq*);	10,437,240	10,389,619
Net income (thousands of euros)	3,249,800	2,926,942
GHG intensity based on net revenues	0.32%	0.35%

For the determination of net income, the Bank has considered the financial income and commissions collected from the gross margin of the *Consolidated Statement of Profit and Loss:*

	2024	2023
Financial income	2,693,192	2,345,904
Fee revenue	556,608	581,038

Anticipated financial effects of material physical and transition risks and potential opportunities related to climate change (NEIS E1-9)

The Unicaja Group has internal models for estimating expected credit losses that cover a very substantial part of the portfolio, applying in the remaining cases individualized estimates (for individually significant risks) and alternative solutions of the Memorandum 4/2017 from the Bank of Spain (in the case of segments where there is insufficient experience to apply internal models).

During 2024, the Unicaja Group has incorporated a post-model adjustment (hereinafter PMA) in its estimates of expected credit losses to incorporate the effect of climate risks as detailed in the previous section on identification and assessment of environmental risks.

The incorporation of these factors linked to climate risks in the accounting estimate of expected credit losses makes it possible to further integrate the management of these risks with the rest of the elements of the business, and to measure the impact that climate risks really have on the financial statements of the Unicaja Group. Thus, to the extent that the Group succeeds in mitigating or reducing climate risks, or conversely, to the extent that these risks could increase in the future, it will have a direct effect on the income statement through the cost of risk.

The integration of these climate risk factors through a PMA is an accepted methodology in the financial sector to consider emerging risks for which there is insufficient historical information on their impact on expected credit losses.

The calculation methodology of this WFP is based on a scenario analysis with a prospective approach, which has its theoretical basis in the documents published by the ECB on climate change and in the climate transition scenarios prepared by the NGFS (Network for Greening the Financial System).

Regarding the choice of risks and portfolios considered in this PMA, this analysis is based on the matrices of transmission channels of C&E risks to the Group's traditional risks, which define the channels through which C&E factors can impact Unicaja's portfolio and build the general framework for the identification of material C&E risks.

According to these matrices, two types of climate-related risks have been considered as materials: (i) transition risk, both on individual (individuals) and corporate (legal entities) portfolios, and (ii) acute physical risk due to heat wave and drought on corporate portfolios.

In this way, the estimate of expected losses from these risks is based on the main financial and climatic data at the borrower level, which allows for a specific calculation to be formalized at the individual level of each borrower and to differentiate the risk between debtors based on their specific attributes, which include: their financial situation at the starting point, and the climatic attributes (scope 1, 2 and 3 greenhouse gas emissions; energy efficiency certificates; sector of activity, etc.) that determine their degree of vulnerability to the transition and physical risks considered and their consequences in terms of the need for greater credit risk coverage.

The risks identified above are analyzed considering the following calculation methodologies:

- Individuals - transition risk: based on the stress of the PD parameter (for the potential disbursements linked to the transition) and the LGD parameter (for the potential reduction in the value of the properties under guarantee if the energy efficiency regulations are not complied with), under different transition scenarios.
- Companies - transition risk: companies' financial statements and, therefore, their ability to pay (PD) are stressed, based on the investments and additional costs they are expected to bear to cope with the transition and emissions reductions in their sector in *Scopes* 1, 2 and 3.
- Companies - physical risk (heat waves and droughts): the methodology is based on considering the impact of these risks on the agriculture sector and the construction sector, stressing the PDs for the effect it may have on productive capacity, and consequently on turnover and payment capacity, linking it to the scenarios provided by the NGFS.

For the PMA, the scenario chosen must be in line with IFRS9 requirements and therefore take into consideration an expected macroeconomic and climatic context. For this reason, we have taken into consideration the reflection made by the ECB in "ECB WP 2943 - *Designing a macroprudential capital buffer for climate-related risks*", in which it proposes a methodology for the calibration of a macroprudential capital buffer for climate risk.

This document uses the same impact methodology as in the *Occasional Paper 328* which forms the basis of this methodology, and assumes that expected losses would be captured in a current climate policies scenario (*"Current Policies"*), while unexpected losses would be reflected in an accelerated transition scenario (*'Accelerated'*), which is the scenario Unicaja has chosen for the materiality assessment of C&E risks in the ICAAP.



Transition risk losses (unexpected) =
losses in accelerated transition scenario
– losses in current policies scenario

Expected effects of physical and transition risks

Every six months, the Bank performs an analysis of the potential physical risk related to climate change. This risk stems from climate change and can be caused by more frequent and severe extreme weather events or by long-term climate changes and can lead to physical damage to company assets, supply chain disruptions, or increased costs to address these events.

Table 1 presents Unicaja's banking portfolio exposures as of December 31, 2024, to non-financial corporations, on loans secured by real estate and on recovered real estate collateral, exposed to chronic and acute climate-related hazards, with a breakdown by economic activity sector. All of the Unicaja Group's assets subject to chronic or acute physical risks are located in Spain, in accordance with the geographical area in which it operates.

Also on a semi-annual basis, the Bank performs an analysis of the transition risk due to the energy efficiency of its real estate assets. 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. This certificate is a classification of buildings according to their energy efficiency, which is calculated in accordance with Article 2, point 12, of Directive 2010/31 EU.

In *Table 2*, the gross carrying amount of loans secured by commercial and residential real estate and real estate collateral repossessed, including information on the energy efficiency level of the collateral measured in terms of energy consumption in kWh/m², as it relates to the energy performance certificate (EPC) label of the collateral, is presented as of December 31, 2024. This represents the gross carrying amount of loans secured by commercial and residential real estate and real estate collateral repossessed, including information on the energy efficiency level of the collateral measured in terms of energy consumption in kWh/m², as regards the energy performance certificate (EPC) label of the collateral.

Table 1: Potential physical risk linked to climate change: exposures subject to physical risk

	Gross carrying amount (MM EUR)											
	Of which: exposure sensitive to the impact of physical events of climate change											
	Breakdown by maturity category						Of which: exposure sensitive to the impact of chronic events of climate change		Of which: exposure sensitive to the impact of acute events of climate change		Of which: exposure sensitive to the impact of chronic and acute events of climate change	
		< = 5 years	> 5 years < = 10 years	> 10 years < = 20 years	> 20 years	Weighted average maturity (years)	Amount	%	Amount	%	Amount	%
A – Agriculture, livestock, forestry and fisheries	454,882	210,835	116,183	85,065	18,245	6	34,791	7.65%	9,913	2.18%	385,625	84.77%
B – Extractive industries	8,556	3,500	616	-	938	3	-	– %	5,053	59.06%	-	– %
C – Manufacturing industry	1,086,860	3,178	865	-	73	4	-	– %	4,116	0.38%	-	– %
D – Supply of electric power, gas, steam and air conditioning	849,707	-	100	-	2	6	-	– %	102	0.01%	-	– %
E – Water supply, sewerage, waste management and decontamination activities	166,346	67,933	35,758	40,078	7,646	7	-	– %	151,416	91.02%	-	– %
F – Construction	975,951	75,850	60,927	79,484	13,927	8	-	– %	230,189	23.59%	-	– %
G – Wholesale and retail trade and repair of motor vehicles and motorcycles	755,939	169,962	23,512	12,425	17,585	4	-	– %	222,349	29.41%	1,135	0.15%
H – Transportation and storage	410,828	288	-	-	1	2	-	– %	289	0.07%	-	– %
L – Real estate activities	652,183	26,141	44,140	68,785	14,581	11	-	– %	153,646	23.56%	-	– %
Other important sectors	2,630,293	224	1,074	595	56	8	-	– %	1,936	0.07%	14	– %
Loans secured through residential real property	30,271,611	7,623	21,810	78,732	132,420	20	68	– %	237,190	0.78%	3,327	0.01%
Loans secured through commercial real property	2,521,490	54,042	202,499	137,730	11,903	9	39,962	1.58%	22,479	0.89%	343,732	13.63%
Collateral recovered	896,363	-	-	-	38,525	-	874	0.10%	1,799	0.2%	35,852	4

Table 2: Potential transition risk linked to climate change - loans secured by real estate collateral

Asset types	Gross carrying amount (thousands of euros)														
	Energy efficiency level (in units of kWh/m² of collateral)							Energy efficiency level (EPC label of the collateral)							No collateral EPC label
		0; < = 100	> 100; < = 200	> 200; < = 300	> 300; < = 400	> 400; < = 500	> 500	A	B	C	D	E	F	G	
Loans secured by commercial real estate	2,521,490	358,770	243,269	103,524	27,572	23,302	18,361	62,556	159,274	114,260	118,112	91,903	29,398	25,391	1,920,597
Loans secured by residential real estate	30,271,611	4,955,268	10,919,815	8,970,184	2,138,001	587,875	380,741	609,049	674,481	799,769	2,095,182	8,826,376	1,329,466	1,810,613	14,126,676
Awarded: residential and commercial real estate	896,363	26,502	86,445	65,078	12,116	13,457	14,668	-	462	2,582	6,528	41,554	3,946	7,287	834,006
Of which, estimated energy efficiency level (in units of kWh/m² of collateral)	12,297,982	1,851,530	5,562,766	3,604,478	693,394	322,486	260,942	-	-	-	-	-	-	-	12,297,982
Total real estate assets	33,689,464	5,340,541	11,249,529	9,138,786	2,177,689	624,635	413,770	671,605	834,216	916,610	2,219,821	8,959,832	1,362,809	1,843,291	16,881,278

2.2. Disclosure of information pursuant to Article 8 of Regulation (EU) 2020/852 (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
- Protection and recovery of biodiversity and ecosystems.

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 screening criteria for determining the conditions under which an economic activity is considered 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 undertakings subject to Articles 19a or 29a of Directive 2013/34/EU concerning environmentally sustainable economic activities and by 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 contributes substantially 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 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining under which conditions an economic activity shall be considered to make a substantial contribution to the sustainable use and protection of water and marine resources, to the transition to a circular economy, to pollution prevention and control, or to the protection and restoration of biodiversity and ecosystems; and for determining whether that economic activity does not cause significant harm to any of the other environmental objectives; and amending Commission Delegated Regulation (EU) 2021/2178 as regards the disclosure of targeted public information on those economic activities.

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).

- Commission Communication on the interpretation and application of certain legal provisions of the delegated act on disclosure pursuant to Article 8 of the EU Taxonomy Regulation on the reporting of taxonomy-eligible and taxonomy-compliant economic activities and assets (third Commission Communication) (November 2024).

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 Unicaja 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, the disclosure for the 2023 financial year incorporated a series of modifications and new features for credit institutions, summarized below, which remain in effect in the current financial year's disclosure:

- Disclosure of 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 for the second year. 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

- The template corresponding to the key performance indicator of the asset manager that carries out activities of this nature within the Unicaja Group has been considered immaterial in this disclosure.
- The Unicaja Group has no material activity in insurance, reinsurance, or investment services.

Context on quantitative disclosures

The Unicaja Group complies with the requirements of the Environmental Taxonomy Regulation by publishing the ratios presented in this section of the 2024 Sustainability Report, applying the "best possible effort" criterion. For its preparation, as indicated, it has complied with the provisions of the regulations and the communications of the competent bodies and entities.

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 Unicaja Group.

Thus, and in order to advance compliance with regulatory expectations in this area, significant efforts have been made over the last three years 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 related to the eligibility of said counterparties, in order to incorporate this information into the calculation of the Bank's own ratios.

Indicators (proportions) of the Environmental Taxonomy (Climate Change Adaptation and Mitigation) Regulations 2024

The ratio of eligible and non-eligible assets of the Unicaja Group, as well as the rest of the complementary proportions, corresponding to the 2023 financial year, is presented below, and which remain unchanged in the current reporting year of 2024 as a result of the transitional provisions and the phases of the Environmental Taxonomy, not finalized at the date of issuance of this Sustainability Report:

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%**
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%**
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, new information was established regarding the four remaining environmental objectives and, therefore, the need to begin reporting the proportion of eligible exposures with respect to these objectives.

Below is the existing eligibility information for the 2023 financial year in terms of the new targets published by the European Commission:

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"	0.00%	0.00%
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"	0.00%	0.00%
A.4) Of which activities related to the objective "Protection and restoration of biodiversity and ecosystems"	0.00%	0.00%
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%**
C) Exposure excluded from the scope of the GAR	**37.74%**	
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 in its total assets of the exposures referred to in Article 7, paragraphs 1 and 2, that is:
  - 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 exposures of undertakings that are not required to publish non-financial information in accordance with Article 19a or 29a of Directive 2013/34/EU [shall be excluded from the numerator of the key performance indicators of financial undertakings].
- The proportion of the trading portfolio and interbank demand loans in its total assets.
- Exposure, if any, to economic activities in the fossil gas and nuclear energy sectors (eligibility only), pursuant to Delegated Regulation (EU) 2022/1214.

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 collaboration with a service provider experienced in these processes (ÁlamoConsulting), the Group has developed a procedure and methodology to respond to the initial quantitative information disclosure requirements of the Environmental Taxonomy Regulation, and continues to work on implementing a management system for this information in the Bank's systems to enable the smooth generation of sustainability information in the future, in accordance with ongoing regulatory developments.

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. Once the transition period ended, from January 1, 2024, with information relating to the 2023 financial year, disclosure based on the quantitative information tables defined by the European Commission came into effect.

Below are the twenty-six tables of quantitative information that the Unicaja Group, in compliance with the requirements established by the European Commission, includes in its Non-Financial Information Statement for this disclosure.

- Seventeen tables of quantitative information in accordance with Annex VI of Delegated Regulation (EU) 2023/2486:

– Template 0 - Summary of KPIs.

– Template 1 - Assets for the calculation of the green asset ratio (GAR). Disclosure of information in two versions: Turnover and CapEx, for periods t and t-1.

– Template 2 - GAR: Information by sector. Disclosure of information in two versions: Turnover and CapEx.

– Template 3 - Key performance indicator of GAR in terms of stock. Disclosure of information in two versions: Turnover and CapEx, for periods t and t-1.

– Template 4 - Key performance indicator of GAR RAG in terms of flow. Disclosure of information in two versions: Turnover 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: Turnover and CapEx.
  - 5.2 - Key performance indicator of off-balance sheet exposures in terms of flow. Disclosure of information in two versions: Turnover and CapEx.

- Nine tables of quantitative information in accordance with Delegated Regulation (EU) 2022/1214, Annex XII, relating 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: Turnover and CapEx.

– Template 3 - Economic activities that conform to the Taxonomy (numerator). Disclosure of information in two versions: Turnover and CapEx.

– Template 4 - Economic activities eligible under the Taxonomy but which do not conform to the taxonomy. Disclosure of information in two versions: Turnover and CapEx.

– Template 5 - Ineligible economic activities according to the Taxonomy. Disclosure of information in two versions: Turnover and CapEx.

Furthermore, 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 started to disclose the proportion in their covered assets of exposures to eligible and non-eligible economic activities according to the Taxonomy for the four remaining objectives, new activities included for the climate change mitigation goal (sections 3.18 to 3.21, and 6.18 to 6.20) and new activities included for the climate change adaptation goal (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.
- Regarding the disclosure of cash flow data for the year (known as "flow"), and following the guidelines established by the European Commission's third Communication, of November 2024, mentioned above, the base information is based on the opening balances of new transactions formalized in the year, with the exception of items other than loans and advances, debt securities, equity instruments, derivatives and foreclosed real estate, which are calculated as the difference between 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 Unicaja 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 requirement to disclose eligibility information for these four objectives is being made for the second time this year, and applies to both financial and non-financial companies.

- Information available in the Bank itself is incorporated, i.e. identifying specific financing for these new activities, and, on the other hand, when so considered, the information of the companies subject to disclosure.

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.

Summary of the main metrics to be disclosed for 2024 and main limitations and difficulties regarding their disclosure

Key ratios

The alignment ratio of the Unicaja Group for the year 2024 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	**33.64%**	**49.36%**
A1) Exposure to economic activities aligned according to taxonomy	2.02%	2.97%
A1.1) Exposure to economic activities aligned according to taxonomy (mitigation)	2.02%	2.96%
A1.2) Exposure to economic activities aligned according to taxonomy (adaptation)	0.00%	0.00%
A2) Eligible non-aligned exposures	31.62%	46.39%
B) Exposure to ineligible economic activities according to taxonomy	**34.52%**	**50.64%**
B1) Total derivative exposure assets (hedging)	0.97%	1.43%
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)	11.18%	16.41%
B3) Interbank demand loans as a percentage of total assets	0.14%	0.21%
B4) Other ineligible exposure	22.22%	32.60%
Total assets included in the scope of the GAR (A+B)	**68.16%**	**100%**
C) Exposure excluded from the scope of the GAR	**31.84%**	
C1) Trading portfolio	0.23%	
C2) Exposure to central governments and supranational issuers	6.90%	
C3) Exposure to central banks	24.71%	
Total assets (A+B+C)	**100%**	-

At December 2024, the Unicaja Group had a GAR ratio of 2.97% in terms of business volume, having improved significantly with respect to December 2023 (2.02%).

The main reason for this increase in the eligibility ratios is due to the fact that an update of the energy efficiency data for the residential properties that guarantee the operations, which was not carried out during fiscal year 2024, was performed during fiscal year 2023. As a result of this review with the supplier, the energy efficiency label has been updated for a significant volume of properties.

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	**34.08%**	**50.00%**
A1) Exposure to economic activities aligned according to taxonomy	2.44%	3.59%
A1.1) Exposure to economic activities aligned according to taxonomy (mitigation)	2.44%	3.58%
A1.2) Exposure to economic activities aligned according to taxonomy (adaptation)	0.00%	0.00%
A2) Eligible non-aligned exposures	31.63%	46.41%
B) Exposure to ineligible economic activities according to taxonomy	**34.08%**	**50.00%**
B1) Total derivative exposure assets (hedging)	0.97%	1.43%
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)	11.18%	16.41%
B3) Interbank demand loans as a percentage of total assets	0.14%	0.21%
B4) Other ineligible exposure	21.78%	31.96%
Total assets included in the scope of the GAR (A+B)	**68.16%**	**100%**
C) Exposure excluded from the scope of the GAR	31.84%	
C1) Trading portfolio	0.23%	
C2) Exposure to central governments and supranational issuers	6.90%	
C3) Exposure to central banks	24.71%	
Total assets (A+B+C)	**100%**	-

Below is the existing eligibility information for the 2024 financial year in terms of the new targets published by the European Commission:

TURNOVER

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)	**0.14%**	**0.20%**
A.1) Of which activities related to the objective "Sustainable use and protection of water and marine resources"	0.00%	0.00%
A.2) Of which activities related to the objective "Transition to a circular economy"	0.12%	0.17%
A.3) Of which activities related to the objective "Pollution prevention and control"	0.00%	0.00%
A.4) Of which activities related to the objective "Protection and restoration of biodiversity and ecosystems"	0.02%	0.03%
B) Other assets included in the scope of the GAR	**68.02%**	**99.80%**
Total assets included in the scope of the GAR (A+B)	**68.16%**	**100%**
C) Exposure excluded from the scope of the GAR	**31.84%**	
Total assets (A+B+C)	**100%**	

CAPEX

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)	**0.14%**	**0.21%**
A.1) Of which activities related to the objective "Sustainable use and protection of water and marine resources"	0.00%	0.00%
A.2) Of which activities related to the objective "Transition to a circular economy"	0.12%	0.17%
A.3) Of which activities related to the objective "Pollution prevention and control"	0.00%	0.00%
A.4) Of which activities related to the objective "Protection and restoration of biodiversity and ecosystems"	0.02%	0.03%
B) Other assets included in the scope of the GAR	**68.01%**	**99.79%**
Total assets included in the scope of the GAR (A+B)	**68.16%**	**100%**
C) Exposure excluded from the scope of the GAR	**31.84%**	
Total assets (A+B+C)	**100%**	

In relation to the main difficulties and limitations regarding the 2024 disclosure, the Unicaja 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 2024, which specifies the Group's positioning with respect to sustainable finance, particularly from the perspective of strategy and general objectives, business and corporate management, and the design and marketing of financial products and services in accordance with ESG criteria, which meet the needs of customers and investors.

Among the principles of action set forth in this Policy is the incorporation of socially and environmentally sustainable financial products and services into its offering. 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 2025-2027 Strategic Plan itself, like the 2022-2024 Strategic Plan before it, establishes a commitment to sustainability across all business lines as an opportunity for development and improvement in its daily management. To this end, it is working on a renewed offering of products and services, reducing its carbon footprint, and, at the same time, promoting a culture of sustainability and identifying and managing climate risk, all of which is reflected in this Statement, among other corporate documents.

Furthermore, the Group's environmental sensitivity, both for itself and in its relationship with all stakeholders, is also reflected in the Environmental, Energy and Climate Change Policy, also approved by the Board of Directors, which will be reviewed in 2024.

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 collected in this section of the report, in compliance with the Environmental Taxonomy Regulation, a proportion of the Unicaja Group's balance sheet is eligible under the criteria of the former, 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.

Thus the Group will implement the relevant actions to achieve this objective, and will assess all possible lines of action to achieve this, including the development of specific products with considerations aligned with the Environmental Taxonomy, the development of activities to increase the involvement (engagement) of customers (particularly companies) and other stakeholders, and the financing of environmentally sustainable activities.

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.

Furthermore, action plans have been drawn up, as previously indicated, for the full integration of the new initiatives, and appropriate measures have been taken to address them, starting with internal training measures aimed at the entire workforce and specific groups, as well as the Board of Directors, which will allow the Group to fully define its position in this area in the short term.

Annex II provides the templates of results related to Article 8 of Delegated Regulation (EU) 2021/2178 with the updates included in Delegated Regulation (EU) 2023/2486. Likewise, Annex III reports the nuclear energy and fossil gas tables according to Delegated Regulation (EU) 2022/1214.

3. Social information

3.1. In-house staff (NEIS S1) 499
3.1.1. Strategy (NEIS 2 SBM-2) 499
3.1.2. Impact, risk and opportunity management (IROs) (NEIS 2 SBM-3) 501
3.1.3. Policies and actions (NEIS S1-1, S1-2, S1-3 and S1-4) 505
3.1.4. Parameters and goals. 521
3.2. Affected groups (NEIS S3) 540
3.2.1. Strategy (NEIS SBM-2) 540
3.2.2. Impact, risk and opportunity management (NEIS S3 SBM-3) 541
3.2.3. Policies and Actions (NEIS S3-1) 543
3.2.4. Parameters and Goals (NEIS 2 MDR-M and NEIS 3-5) 569
3.3. Consumers and end users (NEIS S4) 573
3.3.1. Strategy (NEIS 2 SBM-2) 573
3.3.2. Incident, risk and opportunity management (NEIS 2 SBM-3) 574
3.3.3. Policies and actions (NEIS S4-1 - S4-4) 578
3.3.4. Parameters and targets (NEIS 2 MDR-M, NEIS S4-5) 589

3.1. In-house staff (NEIS S1)

People are Unicaja's main asset, as well as one of its key stakeholders, as they constitute the cornerstone of the Bank's activities and act as a direct link with customers.

The Bank's workforce, being directly linked to operations and corporate culture, significantly influences the company's ability to properly implement responsible practices, foster innovation and build a solid reputation in the marketplace. Therefore, Unicaja's success depends to a large extent on the talent, commitment and knowledge of its own staff, so that their well-being and professional development are essential to foster a positive working environment, which allows it to attract and retain the best talent.

With this in mind, Unicaja assumes responsibility for implementing policies that guarantee fair working conditions, equal opportunities, continuous training, professional development based on merit and transparent conditions, as well as adequate work-life balance. These actions not only strengthen the bond between the company and its people, but also contribute to the creation of social and economic value, promoting a corporate culture based on sustainability and ethics.

3.1.1. Strategy (NEIS 2 SBM-2)

Unicaja's staff is made up of a variety of professionals who perform tasks necessary for the Group's operation, growth and success. The definition of personnel includes both executives under the labor regime and the rest of the staff who have an employment contract with the Bank. Unicaja strives to consolidate a motivated, integrated, and well-trained team of professionals capable of implementing the policies that develop the strategy on which the Bank's operations are based. In this regard, one of the Bank's priority objectives is human capital management, promoting continuous improvement in ethical standards affecting employees in the areas of equal opportunities, professional and personal development, promoting and improving teamwork skills, the work environment, and satisfaction. One of its objectives is to develop their sense of belonging and adherence to the Organization's values.

To achieve this purpose, Unicaja establishes and promotes mechanisms for staff communication with the Bank so that it can study the interests and opinions of its staff. The objective is none other than to review the guidelines and policies on which the Bank bases its strategy in order to adapt them to these interests and opinions.

Thus, among these "upstream" communication mechanisms, they stand out for their capacity to modify the Bank's strategic focus:

- Collective bargaining processes and union representation. This is the most direct and bilateral communication mechanism.
- Launching of periodic surveys aimed at gathering the opinion of employees regarding their relationship with the Bank, aspects of improvement and degree of satisfaction. These surveys are collected and studied by the Management Team of the People, Organization and Legal departments and their results, if applicable, are discussed in the Management and Transformation Committees of the Bank.
- Launching of surveys to gather the opinion of personnel regarding which aspects are of relative importance in ESG matters. These opinions have been taken into account when preparing the materiality analysis and determining the IROs. In addition, as the main stakeholder in this area, the opinion of the company's own personnel has had a very significant weight in the weighting of the material IROs. The results of this study have been analyzed and validated by the Corporate Accounting and Reporting Department and are communicated and reported to the Sustainability Committee.

Alternatively, Unicaja also uses the following means of direct communication with its staff:

- Employee Portal Service: This is a digital platform that facilitates communication and information management between the staff and the Bank, allowing each person to consult their personal information and carry out individualized procedures in their capacity as employees.

- Employee Assistance Service (AES): within which there is a specialized portal through which people can make their queries in the labor field by opening tickets and which are answered by the Bank's experts in this area. By means of the same, the doubts that any person rendering services for the Bank may have about their rights and benefits, as well as the management of certain procedures, are resolved in a personal and traceable manner. AES communication channels also include the Employee Telephone, a mailbox, FAQs and a quick guide.

- Intranet: Unicaja's Intranet is the Corporate Portal that centralizes information and communication channels for employees, optimizing access to documents, regulations and key resources. More than a communication channel, it acts as a knowledge management tool, enabling the dissemination of strategic information and fostering collaboration between teams. Its integration reinforces operational efficiency and corporate culture, ensuring an agile and transparent flow of information throughout the Bank.

- Listening channels: in the employee area, there is a specific listening tool called "Your opinion matters", and in the internal communication area, "Give us your opinion: with you we'll improve." Both aim to collect and analyze feedback from your workforce by allowing employees, through active listening, to express their opinions, concerns and suggestions in a secure and confidential manner.

- Whistleblower Channel: Unicaja has enabled for its own staff an easily accessible whistleblower channel that can be accessed either internally (Corporate Intranet) or externally through the corporate website[5]. In this channel, the anonymity of the complainant is guaranteed at all times if he/she so wishes.

- Corporate mailboxes: with specific e-mail addresses assigned to each department within the Bank. These mailboxes enable efficient and organized communication, facilitating the management of queries, requests and relevant documentation, according to the responsible department.

Unicaja also maintains direct, active and structured communication with its own staff, using various internal communication systems to ensure that relevant information effectively reaches all employees.

To this end, the use of the Employee Portal stands out in the first place. This Unicaja portal provides its staff with all the necessary information on social benefits, labor regulations, occupational risk prevention, incentives, policies, codes and internal regulations, or access to computer tools for employee management with the company in its capacity as such, among others.

Other main communication tools are the *internal memoranda* and the *communications to the Network*, which are issued periodically and notified by e-mail, allowing personnel to be kept informed of news, changes and topics of interest. These memoranda can be consulted on demand through a specific portal, ensuring that all information is accessible at any time.

[5] Specifically, the following address: https://www.unicajabanco.com/es/canal-de-denuncias

Another communication system used by the Bank for this purpose is the news on the corporate Intranet.

In addition, Unicaja reinforces internal communication by issuing *periodic newsletters*, including two weekly ones, as well as those that may be required on an ad-hoc basis. These bulletins provide a consolidated view of the most relevant news of the Bank.

Likewise, the Bank disseminates *official communications via e-mail*, by means of which it communicates relevant and official information to all its employees. This process may include general information, updates, policies and any other information that is important to the operation and cohesion of the organization.

As a key platform for knowledge management and the dissemination of strategic information, the *Corporate Intranet* acts as the *Corporate Portal* where employees can access key documentation, labor regulations, social benefits, incentives, occupational risk prevention and internal regulations. It also facilitates access to essential IT tools for employee management with the company, promoting operational efficiency and agile access to information.

To foster greater connection with internal initiatives, Unicaja also makes available to its staff the *corporate magazine UniNoticias*, an internal communication tool used to inform, motivate and connect employees within the Bank. It usually includes a variety of content ranging from corporate news to success stories, employee recognition, project updates and events, among others.

In the event of incidents or situations that require personalized communication, the Human Resources team contacts the affected employee directly, using the most appropriate channels according to the urgency and seriousness of the matter, guaranteeing an agile and confidential approach.

3.1.2. Impact, risk and opportunity management (IROs) (NEIS 2 SBM-3)

Unicaja, as a financial institution operating exclusively in Spain, ensures that the information disclosed on its own personnel covers its entire workforce, without distinction by type of employee or self-employed worker. No material adverse events related to child, forced or compulsory labor have been identified, since the Bank's operations do not present a significant risk in this regard. Furthermore, due to the solid regulatory framework in which the Bank operates within the European Union, strict compliance with labor regulations and standards that prevent these practices is guaranteed. On the other hand, Unicaja's activity does not generate direct environmental impacts that affect its own personnel, so there have been no labor incidents derived from environmental transition or decarbonization plans.

In the area of positive impacts, Unicaja promotes initiatives aimed at improving working conditions, work-life balance, job stability, professional development and equal opportunities, benefiting its entire workforce in an equitable manner. These initiatives are not limited to a specific region within the national territory, but are applied homogeneously throughout its operations.

In line with its strategy of responsible management of human resources, the Bank closely monitors any possible incident that may affect its personnel, with the aim of maintaining a safe and equitable work environment that complies with sustainability and good corporate governance standards.

Based on the active listening that Unicaja maintains with its staff, as well as on the specific procedures implemented for this purpose, including the aforementioned surveys and the expert analysis developed, the dual materiality analysis work has enabled the identification of the following material Impacts, Risks and Opportunities (IROs) in relation to this topic.

In the process of identifying the material IROs relating to own personnel, it has been taken into account that the most impacted stakeholder group is the Unicaja Group's own personnel, given that working conditions, equal treatment and opportunities, and other labor rights directly affect their well-being and professional development. Likewise, the repercussion of the Bank's labor policies on society in general has been considered, given their impact on the labor market and on attracting talent, as well as on shareholders and investors, who are interested in talent management as a key factor in the sustainability and profitability of the company. Finally, although to a lesser extent, the influence of these issues has been recognized in other stakeholders, such as customers and users, suppliers and regulators/supervisors, reflecting their interest in the Bank's social and ethical impact on the management of human capital.

Under this methodological framework, the material IROs identified for Unicaja's own personnel, as a result of the dual materiality analysis carried out, are presented below.

S1 material IROs: Own personnel

Sub-subtopic	Material IROs	Description
Subtopic: Working conditions		
Working time	Risk of high turnover or failure to attract sufficient talent due to excessive working hours	Risk that, as a result of excessive working hours, Unicaja may have high levels of turnover or fail to attract sufficient talent, which would result in lower productivity, lower quality of services provided to customers, etc.
Working time	Unicaja's positive impact on the quality of employment by offering adequate working time	Unicaja is currently impacting its employees by offering employment with adequate working time (working hours, vacations, overtime, etc.).
Working time	Actual positive impact of having a system for recording working time	Real positive impact of Unicaja having a system to record the working day of employees through the individual recording of each individual, being aware of possible non-compliance with the stipulated working time.
Working time	Real positive impact by having new technologies that increase efficiency	Real positive impact of Unicaja having new technologies that increase the efficiency of workers, reducing work time and task load.
Adequate salaries	Risk of high turnover or failure to attract sufficient talent due to not offering an adequate salary	Risk that, as a consequence of not offering an adequate salary, Unicaja may have high levels of turnover or may not be able to attract sufficient talent, with the resulting lower productivity, lower quality of services provided to customers, etc.).
Adequate salaries	Unicaja's potential positive impact on the quality of employment by offering adequate salaries	Unicaja could potentially positively impact the quality of employment of its workers by offering higher salaries and greater social benefits.
Adequate salaries	Positive impact of the existence of the Flexible Compensation Plan	Unicaja has a positive impact on its employees by implementing the Flexible Compensation Plan, which allows for adequate compensation by offering certain benefits such as transportation, childcare, health insurance and restaurant tickets.
Social dialogue	Unicaja's positive impact on the employment of its workers by providing adequate social dialogue and appropriate participation of workers in such dialogue	Unicaja has a positive impact on the conditions of its workers by offering effective social dialogue and adequate worker participation in it.
Social dialogue	Positive actual impact of the evolution of the Employee Assistance Service.	Unicaja's real positive impact through the creation of the Employee Care Service, which allows its own personnel to make queries and express their doubts or concerns. This new channel complements Unipersonal and the Employee Telephone, from which it evolved.
Freedom of association and workers' rights	Unicaja's positive impact on the quality of employment through trade union associations	Positive impact on the quality of employment of its workers thanks to the freedom of union association that allows offering better working conditions, collective bargaining agreements and greater social benefits.
Collective bargaining and collective agreements	Unicaja's positive impact on the quality of employment by offering better collective bargaining agreements	Unicaja has a positive impact on the quality of employment of its workers by offering better collective bargaining agreements and greater social benefits.

S1 material IROs: Own personnel

Sub-subtopic	Material IROs	Description
Work-life balance	Risk of high turnover or failure to attract sufficient talent due to inadequate work-life balance	Risk that, as a consequence of not having established an adequate work-life balance, Unicaja may have high levels of turnover or may not be able to attract sufficient talent in the labor market, with all that this would entail in terms of lower productivity, lower quality of services provided to customers, etc.
Work-life balance	Unicaja's positive impact on the quality of employment by offering an adequate work-life balance	Unicaja is currently having a positive impact on its employees by offering an appropriate work-life balance (flexible working hours, special leave, parental leave, paternity and maternity leave, etc.).
Health and safety	Unicaja's actual positive impact of an adequate occupational risk management policy	Positive impact of Unicaja on its employees through a fluid communication of the Occupational Risk Policy that allows them to know those practices that are positive for their health and safety in the work environment.
Health and safety	Unicaja's real positive impact on the prevention and management of worker safety in the workplace.	Unicaja is currently having a positive impact on its employees through periodic evaluations of work centers and the application of corrective measures, medical check-ups, etc., with the aim of reducing workplace accidents.
Health and safety	Positive actual incidence for medical-health care in workplaces	Unicaja has a positive impact on its employees as a result of offering medical-health care in the workplace.
Health and safety	Positive real incidence by offering advantageous conditions in health insurance contracting	Unicaja has a positive impact on its employees by offering advantageous conditions when taking out private health insurance policies
Subtopic: Equal treatment and opportunities for all		
Gender equality	Positive impact due to gender balance on the Board of Directors.	Positive impact of the entity by having equal representation of women and men on Unicaja's Board of Directors.
Gender equality	Negative incidence due to lack of gender balance in senior management.	There is a difference between the number of men and women in this group.
Gender equality	Opportunity linked to achieving a better balance in the gender composition of senior management.	Unicaja has the opportunity to improve the percentage of women's participation in Senior Management, reducing the percentage difference, which would possibly have a positive impact on its image, its reputation, the perception of Unicaja by its customers and, in short, its business.
Gender equality	Positive incidence due to gender balance in the workforce	Positive impact of the entity by having equal representation of women and men in the Unicaja Group's workforce.
Gender equality	Negative actual impact due to the existence of a gender wage gap	There is a certain difference in the remuneration of its employees due to the distribution of the functions they perform.
Gender equality	Real positive impact due to the existence of a Unicaja Whistleblower Channel to ensure compliance with the code of ethics	Unicaja has implemented a whistleblower channel for the prevention of criminal risk, which allows the reporting of breaches of the Code of Ethics and therefore ensures equal treatment.
Training and skill building	Real positive impact through the Training Plan aimed at the entire workforce	Unicaja has a positive impact on its employees thanks to the Training Plan it offers to all of them to develop their skills, in addition to training aimed at certifications.
Training and skill building	Positive impact through incentives for professional development and career plans for employees	Through training programs, Unicaja promotes professional development and career development plans.
Training and skill building	Positive impact of continuous training to reduce technology risks and raise cybersecurity awareness.	Unicaja has a positive impact on its employees through continuous employee training to improve cybersecurity and reduce technological risk, making employees aware of existing dangers and action plans.
Training and skill building	Real positive impact from ongoing employee performance evaluations	Unicaja positively impacts its employees through employee performance evaluations that are linked to variable compensation. This measure, along with others, can help attract talent.
Measures against violence and harassment in the workplace	Positive impact of providing employees with a whistleblowing channel	Unicaja has a positive impact on its employees through the provision of a whistleblower channel on the corporate website and intranet to inform the Bank of any actions related to breaches of the Code of Ethics.
Measures against violence and harassment in the workplace	Positive impact of the existence of protocols for the prevention of violence and harassment in the workplace	Positive impact of the Bank by having protocols for the prevention of violence and harassment in the workplace that help workers to express the discrimination they have suffered.
Diversity	Positive impact by guaranteeing equal opportunities	Unicaja has a Diversity Policy that guarantees equal opportunities and makes it possible to attract different employee profiles.

S1 material IROs: Own personnel

Sub-subtopic	Material IROs	Description
Diversity	Positive impact due to employee diversity	Positive impact as a result of having a diversity of employees who contribute value to the business and have equal opportunities.
Subtopic: Other labor rights		
Adequate housing	Positive impact by offering social benefits to its workforce	Positive impact of Unicaja on its employees by offering social benefits beyond those legally established to financially support its employees (for example: home purchase loans, financing at reduced rates, contributions to pension plans, post-employment commitments, payment cards with special conditions, life insurance, etc.).

The ultimate objective of this analysis is to adjust Unicaja's strategy and business model in order to mitigate risks, incidents and negative impacts, enhance positive impacts and take advantage of the opportunities detected.

Unicaja has developed a detailed approach to understanding how people that form a part of its own staff, with specific characteristics, working in particular contexts or performing particular activities, might be at greater risk of harm. This analysis is based on the results of the dual materiality exercise and the assessment of employee-related risks and incidents. The Bank considers that certain groups could be considered more vulnerable in relation to the **negative incidents and risks detected**, such as those in more demanding work positions, employees with family responsibilities who may face challenges in reconciling work and personal life, and those who perform critical activities such as handling large amounts of money, or office staff, which involve greater risks in terms of prevention and occupational safety. In addition, Unicaja recognizes that the gender pay gap can significantly affect women, which poses an additional challenge in terms of equity and professional recognition.

Unicaja has integrated **tools and processes** to identify and mitigate these risks, such as the monitoring of indicators related to employee turnover, salary equity and job satisfaction, as well as the implementation of specific protocols, such as those for occupational risk prevention and diversity management. In addition, the Bank encourages direct dialogue with its staff through the employee helpdesk, the whistleblower channel and periodic surveys, which allows it to gather key information to evaluate and anticipate situations that could generate damage. This approach allows Unicaja to ensure a safe and equitable work environment, adapted to the specific needs of the different groups within its own staff.

In addition, the Bank has identified, through its materiality analysis, a series of risks and opportunities of relative importance that affect the Bank's own personnel. However, these do not refer specifically to particular groups of employees, but apply generally to the entire workforce. Among them, the potential risk of high staff turnover is identified, which would result from factors such as excessive working hours, insufficient work-life balance, or inadequate salary perceptions; and the opportunity to achieve greater balance in the composition of Senior Management, which reinforces the Bank's commitment to equality and diversity in its leadership teams.

Both aspects are addressed **transversally, benefiting and affecting the entire workforce,** without limiting specific groups based on characteristics such as age, location, or specific roles. This generalized approach ensures that the measures taken to manage these risks and take advantage of these opportunities have a positive impactthroughout the organization, promoting a more balanced, inclusive and sustainable work environment.

3.1.3. Policies and actions (NEIS S1-1, S1-2, S1-3 y S1-4)

Policies related to own personnel (NEIS S1-1)

To ensure commitment to its own staff, Unicaja implements and monitors compliance with a set of policies. The objective of these policies is to mitigate possible risks and negative incidents that may affect its personnel, as well as to favor adequate and favorable working conditions that allow the professional development of the team, always guaranteeing their rights, in line with what was mentioned in the previous strategy section.

The following is a list of the policies and other internal documents developed by Unicaja. The following structure is established in this relationship:

- Description of the policy: Includes a brief description of the policy and its objectives, a reference to any third-party standards or initiatives that Unicaja has pledged to respect through the application of the policy (where applicable) and any other noteworthy considerations to be taken into account.
- Person responsible for implementation: This is the person ultimately responsible for the implementation of the policy.
- Dissemination: channel and degree of dissemination achieved by the policies.
- A column indicating whether the policy affects all own staff or not.

Policy	Description	Person responsible for implementation	Dissemination	Affects all personnel
Occupational Risk Prevention Policy	This policy establishes the company's commitment to occupational health and safety, guaranteeing training and preventive measures.	General Management People	Intranet	●
Unicaja Group Code of Ethics	The Unicaja Group's Code of Ethics defines the principles of professional conduct, promoting integrity, equality and prevention of harassment.	Board of Directors	Corporate Website	●
Training plan	Unicaja, in accordance with its Strategic Training Plan, designs an annual Training Plan, which is an annual program to train employees in regulations, digital transformation and professional development.	General Management People	Intranet	●
Career plan	It is a professional development model complementary to the Collective Bargaining Agreement, aimed at technical level employees. It is aimed at Business Support Units (BSU) in technical level positions.	General Management People	Intranet	◗
Talent Selection and Attraction Policy	The basic lines and procedures that inspire Unicaja's Selection Policy are based on selection methods based on merit, equal opportunities and non-discrimination.	General Management People	Internal Use	●
Protocol for the prevention of sexual and/or gender-based harassment	With this protocol, Unicaja undertakes to establish the necessary measures to prevent, avoid and eliminate this type of harassment, as well as to specifically determine the internal investigation and sanction actions and their guarantees in the event that a male or female worker reports a situation related to sexual harassment and harassment based on sex.	General Management People	Intranet	●
Internal Code of Conduct in the framework of the Securities Market	The RIC regulates risk management in market operations, applicable to employees and executives with financial functions.	Board of Directors	Corporate Website	◗
Policy for the prevention and management of conflicts of interest of the Group's employees	The purpose of this policy is to establish guidelines to identify, prevent and manage conflicts of interest in the work activity.	Board of Directors	Intranet	●
Equality Plan	Unicaja's Equality Plan pursues objectives related to equal opportunities, women's access to higher positions and work-life balance.	General Directorate of People, Organization and Legal Affairs	Corporate intranet. Specific microsite on equality	●
Prevention of Criminal Risk and Response to Non-Compliance Policy	The purpose of this Policy is to formally ratify Unicaja's commitment to establish a culture of regulatory compliance that allows for the development of honest, upright and transparent professional conduct, as well as to firmly condemn the commission of any kind of illegal act.	Board of Directors	Corporate Website	●
Internal Information System Policy	The purpose of this Policy is to preserve and protect the rights of whistleblowers and affected persons.	Board of Directors	Corporate Website	●
Complaint Channel Management Procedure	This procedure regulates the receipt and processing of internal complaints of the Bank, guaranteeing confidentiality and protection, in order to comply with the provisions of Law 2/2023, of February 20.	Board of Directors	Corporate Website	●
Reception Plan	Unicaja's welcome plan is aimed at new personnel joining the Bank. The purpose of this plan is to provide new employees with information about the Bank.	General Management People	Intranet	◗
Performance and Development Potential Assessment	Unicaja's evaluation system makes it possible to analyze the performance of each person in his or her job in the previous year, and to establish individualized development plans.	General Management People	Intranet	●

Policy	Description	Person responsible for implementation	Dissemination	Affects all personnel
Agreement on Unicaja's working day registry	In application of Art. 34.9 of the Workers' Statute, which incorporated the obligation of companies to have a daily workday registration system, thus regulating the control of working time.	General Management People	Intranet	●
Flexible compensation plan	Unicaja's Flexible Compensation Plan offers employees who voluntarily join the plan the opportunity to convert part of their salary into in-kind compensation with tax benefits.	General Management People	Intranet	●

Affects all own personnel ●

It affects some of the company's own personnel ◗

The commitment to occupational health and safety is embodied in the **Occupational Risk Prevention Policy**, which guarantees the development of the following principles:

- Commitment to occupational health and the prevention of occupational hazards.
- Management commitment to health protection and improvement of working conditions.
- Theoretical and practical training for personnel in occupational health and safety.
- Inclusion of OHS management in the design of the integral Human Resources policy.
- Ensures compliance with Law 31/1995 on Occupational Risk Prevention.

Since 2020 the Bank has had ISO 45001/2023 certification, which was renewed in 2024, accrediting that the Health and Safety Management System complies with the requirements of the standard and that it is effectively implemented. The term is until February 1, 2026.

Ethics and integrity are fundamental principles within the Bank. The Unicaja Group's Code of Ethics reinforces Unicaja's commitment to a business culture based on upright, professional, honest, transparent conduct. The purpose of this code is to provide general guidelines for conduct that reflect Unicaja's values in the daily work of its personnel. This code of ethics guarantees the rights of each worker and promotes the rights of all employees:

- Equal opportunities, diversity, and non-discrimination
- Safety, health and prevention of moral and/or psychological harassment

This code must be complied with by all staff, management personnel and members of Unicaja's administrative body.

In addition, with the **Protocol for the Prevention of Sexual Harassment and/or Harassment based on Sex** Unicaja undertakes to establish the necessary measures to prevent, avoid and eliminate this type of harassment, as well as to specifically determine the internal investigation and sanction actions and their guarantees in the event that an employee reports a situation related to sexual harassment and harassment based on sex.

Therefore, it tries to:

1. Establish measures to prevent situations that could constitute sexual or gender-based harassment.
2. Define and implement a procedure for action in the event of complaints of any type of sexual or gender-based harassment.

The protocol is intended to develop and ensure compliance with Organic Law 3/2007 and 10/2022. This protocol extends its application to the employee's entire work environment (beyond the physical workplace and workday).

Professional development is a key pillar in Unicaja's talent management. In this sense, the **Training Plan** is a support tool for the continuous training and development of the people who form part of the Bank. The design of this Plan is based on the recurring training needs to which a financial institution is subject, in compliance with the applicable regulations, as well as the needs transferred from the General Management and corporate projects with an impact on training. In this regard, the Plan seeks to respond, among others, to the following:

- Business and customer needs.
- Regulatory requirements.
- Digital transformation.
- The professional development of people, through training in the competencies and technical knowledge necessary for the performance of the position.
- Promoting a culture of self-education as a key element in talent development.

Added to this is the **Career Plan**, a professional development model that offers growth opportunities within the Bank for technical level employees and is aligned with the Collective Bargaining Agreement of the banking sector. The **Talent Attraction and Selection Policy**, based on the principle of equal treatment and opportunities, ensures that the selection and promotion processes are based on the principle of merit and ability and person-position suitability. In order to properly comply with this principle, the People and Talent Department maintains objective procedures and policies at all times in its selection, hiring, promotion and professional development processes, assessing candidates based on their suitability and ensuring at all times that jobs are filled by the most suitable people within a framework of equal treatment and without discrimination of any kind.

In terms of regulatory compliance and risk management, Unicaja has implemented various policies to strengthen transparency in its operations. The **Internal Rules of Conduct in the Securities Market** intends that issuers of securities have internal rules and adopt measures and procedures aimed at the adequate management of the Bank's risk. In turn, it is intended to promote better compliance in terms of market abuse, and is aimed primarily at the following persons:

1. Members of the Board of Directors
2. Members of the Steering Committee
3. Other directors, employees and attorneys-in-fact of the Bank, whose work is directly related to operations and activities in the securities markets or serves to support them.
4. Agents whose work is directly related to operations and activities in the securities markets.
5. Other persons subject to the discretion of the Compliance Department.

The **Conflict of Interest Prevention and Management Policy** establishes clear guidelines for:

- Define potential conflicts of interest of employees and their related parties that may arise in the development of the activity.
- Adopt measures that may prevent the appearance of conflicts of interest.
- Establish guidelines for the identification, management and resolution of conflicts of interest.

This policy is covered by the provisions contained in Directive 2013/36/EU, Directive 2014/65/EU, Law 10/2014 and BdE Circular 2/2016.

Likewise, the **Policy for the Prevention of Criminal Risk and Reaction to Non-Compliance** aims to formally ratify Unicaja's commitment, inherent for years in the development of its activity, to establish a culture of regulatory compliance that allows the development of honest, upright and transparent professional conduct, as well as to show a firm condemnation of the commission of any kind of illegal act, particularly in the criminal order, without, in any case, its commission being justified in a benefit for the organization. This Policy is implemented through the Criminal Risk Prevention Program. As an accessory and necessary tool to implement these policies,, programs, and other procedures, all recipients are required to report any non-compliance through the authorized channels.

The promotion of equality and work-life balance is reflected in the **Equality Plan**, which pursues the following general objectives:

- Integrating equal opportunity in Human Resources management
- Promote balance in the participation of women and men at different levels of the company.
- To defend the dignity of persons and non-discrimination on the basis of sex.

In addition, the following specific objectives follow:

- To promote the access, development and promotion of women to positions of responsibility in which their presence is reduced.
- To promote the incorporation of women in those profiles in which they are still underrepresented.
- To train and raise awareness among Unicaja's staff on equality issues.
- To incorporate the equality variable directly and proactively into people management processes.
- To enact concrete actions to balance work and family life
- To establish the necessary mechanisms and procedures to prevent and/or resolve any situation of harassment or discrimination based on gender.
- To facilitate information measures and actions in cases of female workers who are victims of gender-based violence.

Unicaja implemented this Equality Plan as an internal development of Law 3/2007 for the Effective Equality of Women and Men, as well as Royal Decrees 901/2020 and 902/2020 of October 13.



In this regard as part of its ongoing commitment to equality and diversity, Unicaja has approved in January 2025 the new **Equality Plan 2025-2027**, an initiative that reinforces equity policies within the Bank and marks a significant step forward in promoting a more inclusive work environment. This new plan includes key measures to improve the representation of women in the organization, increase training activities aimed at women, and facilitate work-life balance through more flexible working hours, the possibility of reducing working hours to care for children, and the extension of vacation time. During the current fiscal year 2025, the Bank will provide detailed information on the articulation of these measures and the implementation timelines. The approval of this plan reflects Unicaja's firm commitment to effective equality of treatment and opportunities between women and men, guaranteeing a more equitable and inclusive corporate culture, in line with its sustainability and social responsibility strategy. In addition, this new plan includes a Situation Diagnosis and Remuneration Audit and Register.

Similarly, at the beginning of the year 2025, the negotiating table of the Collective Bargaining Agreement of Savings Banks, Banks and Credit Cooperative Banks has been constituted, and among other negotiations, the incorporation of measures to achieve real and effective equality of LGTBI people is being addressed at this table. These measures are also intended to comply with RD1026/2024 of October 8 recently approved by the Spanish Government.

Unicaja has also established mechanisms to encourage transparency and whistle-blowing. **The Internal Information System Policy** establishes the principles and guarantees of the Bank's Internal Information System in order to preserve and protect the rights of informants and persons affected, if any, by the communications made. An internal reporting system is an essential element in the culture of regulatory compliance that aims to ensure that both public and private entities have an efficient, transparent mechanism for reporting possible violations of the legal system within the framework of a professional relationship. Likewise, the **Complaints Channel Management Procedure** regulates the use of the Bank's complaints channel, in order to comply with the provisions of Law 2/2023, of February 20. It indicates the steps to be taken with respect to the communications received and also establishes the general guarantees regarding these communications, as well as the guarantees recognized to those who report them, under the terms set forth in the aforementioned regulation.

To ensure the proper integration of employees, the **Induction Plan** is aimed at new personnel joining the Bank. The purpose of this plan is to inform the newly hired person:

- Welcome to the Bank.
- Disseminate the company's philosophy, corporate policies and internal regulations.
- Basic aspects about your workstation and its proper use.
- The benefits you have as an employee of Unicaja.
- The channels that the Bank makes available to serve the employee.

Moreover, the **Performance and Development Potential Evaluation** system allows for the assessment of the contribution and performance of each person in their job during the previous year, also analyzing the level of development of each employee's competencies relative to those required for their position, thereby providing a basis for developing individualized development and adaptation plans.

With regard to working time management, the **Agreement on Workday Registration** regulates time control in accordance with Article 34.9 of the Workers' Statute, ensuring regulatory compliance and efficient management of working time. After the meeting of the Workers' Representation (100% represented) and the Company's Management and reaching an agreement. They stated that:

- Unicaja already had a time recording system in place prior to the entry into force of the aforementioned article.
- The pre-existing registration system is being developed to adapt it to the new regulations and the agreements reached at these meetings.

On the other hand, Unicaja offers additional benefits to its workforce through the **Flexible Compensation Plan**, which allows employees to transform part of their compensation in kind, optimizing their salary through tax advantages, in compliance with current labor taxation regulations.

With this set of policies, codes and other internal regulations, Unicaja establishes a sufficient set of rules and an ecosystem in which the protection of the rights of its own personnel is guaranteed. Although Unicaja does not have a Human Rights policy, the aspects outlined in the Universal Declaration of Human Rights are addressed in numerous Unicaja policies. To cite some examples, without being exhaustive and in accordance with the above list, we find:

- Code of Ethics
- Selection Policy
- Occupational Risk Prevention Plan
- Protocol for the prevention of sexual and/or gender-based harassment

In addition to the development of these policies, the Collective Bargaining Agreement applicable to Unicaja must be taken into account, which arises from collective bargaining that takes into account the rights and interests of workers in the sector, and to which Unicaja, as a member of the employers' association in charge of the negotiation, is a party. In addition, Unicaja's business is carried out exclusively in Spain, so it operates within a legal framework that guarantees the protection of these rights. Spain, as a member state of the European Union and signatory to international human rights treaties, has laws and regulations that ensure equality, non-discrimination, job security and freedom of expression, among other fundamental principles. These regulations oblige companies to respect and promote human rights in all their activities.

In addition, as a listed financial institution, Unicaja is subject to stricter supervisory mechanisms than the vast majority of national companies. This regulatory scenario (external and internal) together with the environment in which Unicaja carries out all of its activities justifies the fact that it is not necessary to enact a Human Rights policy, nor has it made explicit mention in its policies of issues such as human trafficking, forced labor, compulsory labor and child labor.

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).

In order to enable the redress of incidents related to human rights, Unicaja has an Intercenter Committee for Health and Safety in Unicaja, which was established on March 31, 2003, as a body for consultation and participation in the Prevention of Occupational Risks in the Management of Prevention. The following documents have been prepared within its scope of action:

- Protocol for the prevention of violence and external aggressions derived from work.
- Protocol for the prevention of moral and/or psychological harassment at work.
- Protocol for the prevention of sexual and/or gender-based harassment in the workplace.
- Procedure in situations of robbery.
- Labor integration protocol for people with disabilities.
- Improvements in pregnancy and lactation situations.
- Biannual medical check-up campaign.
- Annual Prevention Plan.
- Flu Campaign 2024.
- Advanced Psychosocial Risk Assessment Report

Throughout 2024, a total of 8 meetings were held with the Health and Safety Intercenter Committee to monitor all matters related to the Health and Safety of employees.

Unicaja is committed to following a Human Resources management strategy that guarantees a favorable framework for labor relations based on equal opportunities and non-discrimination, as well as the hiring of professionals with varied profiles, within the framework of established decision-making processes and procedures in the conviction that this contributes to creating differential approaches and greater value for the Group.

Thus, as indicated above, Unicaja's policies and other internal regulations cover the management of certain IROs. The following is a list of the IROs covered by each policy:

Policy	IROs covered by the policy
Occupational risk prevention policy	▶ Unicaja's actual positive impact of an adequate occupational risk management policy ▶ Unicaja's actual positive impact on the prevention and management of employee safety in the workplace ▶ Positive actual incidence for medical-health care in workplaces
Unicaja Group Code of Ethics	▶ Negative incidence due to lack of gender balance in senior management. ▶ Opportunity linked to achieving a better balance in the gender composition of senior management. ▶ Positive incidence due to gender balance in the workforce ▶ Negative actual impact due to the existence of a gender wage gap ▶ Real positive impact due to the existence of a Unicaja Whistleblower Channel to ensure compliance with the code of ethics ▶ Positive impact of providing employees with a whistleblowing channel ▶ Positive impact of the existence of protocols for the prevention of violence and harassment in the workplace ▶ Positive impact by guaranteeing equal opportunities ▶ Positive impact due to employee diversity
Training plan	▶ Unicaja's actual positive impact of an adequate occupational risk management policy ▶ Real positive impact through the Training Plan aimed at the entire workforce ▶ Positive impact through incentives for professional development and career plans for employees ▶ Positive impact of continuous training to reduce technology risks and raise cybersecurity awareness.
Career plan	▶ Positive impact through incentives for professional development and career plans for employees
Talent Selection and Attraction Policy	▶ Risk of high turnover or failure to attract sufficient talent due to not offering an adequate salary ▶ Unicaja's potential positive impact on the quality of employment by offering adequate salaries ▶ Opportunity linked to achieving a better balance in the gender composition of senior management. ▶ Positive incidence due to gender balance in the workforce ▶ Negative actual impact due to the existence of a gender wage gap ▶ Positive impact by guaranteeing equal opportunities ▶ Positive impact due to employee diversity
Protocol for the prevention of sexual and/or gender-based harassment.	▶ Positive impact of providing employees with a whistleblowing channel ▶ Positive impact of the existence of protocols for the prevention of violence and harassment in the workplace
Policy for the prevention and management of conflicts of interest of the Group's employees.	▶ Real positive impact through the Training Plan aimed at the entire workforce

Policy	IROs covered by the policy
Equality Plan.	▶ Positive impact due to gender balance on the Board of Directors. ▶ Negative incidence due to lack of gender balance in senior management. ▶ Opportunity linked to achieving a better balance in the gender composition of senior management. ▶ Positive incidence due to gender balance in the workforce ▶ Negative actual impact due to the existence of a gender wage gap ▶ Risk of high turnover or failure to attract sufficient talent due to excessive working hours ▶ Unicaja's positive impact on the quality of employment by offering adequate working time ▶ Positive impact by guaranteeing equal opportunities ▶ Positive impact due to employee diversity ▶ Risk of high turnover or failure to attract sufficient talent due to inadequate work-life balance ▶ Unicaja's positive impact on the quality of employment by offering an adequate work-life balance
Prevention of Criminal Risk and Response to Non-Compliance Policy	▶ Real positive impact through the Training Plan aimed at the entire workforce
Internal Information System Policy	▶ Real positive impact due to the existence of a Unicaja Whistleblower Channel to ensure compliance with the code of ethics ▶ Positive impact of the existence of protocols for the prevention of violence and harassment in the workplace
Whistleblower Channel Management Procedure.	▶ Real positive impact due to the existence of a Unicaja Whistleblower Channel to ensure compliance with the code of ethics ▶ Positive impact of the existence of protocols for the prevention of violence and harassment in the workplace
Reception Plan	▶ Positive impact of the existence of the Flexible Compensation Plan ▶ Unicaja's positive impact on the quality of employment by offering an adequate work-life balance ▶ Positive impact by providing employees with a Whistleblower Channel.
Performance and Development Potential Assessment	▶ Real positive impact from ongoing employee performance evaluations
Agreement on Unicaja's working day registry	▶ Real positive impact of having a workday registration system in place
Flexible compensation plan	▶ Risk of high turnover or failure to attract sufficient talent due to not offering an adequate salary ▶ Unicaja's potential positive impact on the quality of employment by offering adequate salaries ▶ Positive impact of the existence of the Flexible Compensation Plan

As indicated above, in addition to these policies, plans and other internal regulations, Unicaja is subject to the provisions of the Collective Bargaining Agreement for savings banks and financial institutions for 2024-2026[6]. The IROs that would be covered by the text of the agreement applied in the Bank are listed below:

- Unicaja's positive impact on the quality of employment through contracts that promote secure employment
- Risk of high turnover or failure to attract sufficient talent due to excessive working hours
- Unicaja's positive impact on the quality of employment by offering adequate working time
- Risk of high turnover or failure to attract sufficient talent due to not offering an adequate salary
- Unicaja's potential positive impact on the quality of employment by offering adequate salaries

[6] Collective agreement for savings banks and financial institutions (agreement code no. 99000785011981), for 2024-2026, which was signed on April 18, 2024 by the employers' organization CECA, representing the companies in the sector, and by the trade unions FINE, CC.OO Services and FeSMC-UGT, representing the affected workers

- Unicaja's positive impact on the employment of its workers by providing adequate social dialogue and appropriate participation of workers in such dialogue
- Unicaja's positive impact on the quality of employment through trade union associations
- Unicaja's positive impact on the quality of employment by offering better collective bargaining agreements
- Risk of high turnover or failure to attract sufficient talent due to inadequate work-life balance
- Unicaja's positive impact on the quality of employment by offering an adequate work-life balance
- Positive impact by offering social benefits to its workforce

Within the framework of the analysis of incidents, risks and opportunities (IROs) related to own personnel, certain positive incidents that are not currently covered by any specific internal policy or regulation have been identified, although they are positive incidents. These include:

- The positive impact derived from the adoption of new technologies that increase efficiency, and on which it is worth mentioning the Generative Artificial Intelligence (GAI) Deployment Plan on which the Bank has been working on its development.
- The positive impact linked to the creation of the Employee Assistance Service.
- The positive impact generated by the offer of advantageous conditions in the contracting of health insurance, formalized in the Collective Agreement of December 3, 2021 signed by the employer's representatives and the employees' representatives, through which the Bank undertakes to make an annual contribution to the medical-health care policy chosen, subsidizing part of the individual cost of the personnel assigned thereto with this contribution.

Although not formally included in an internal regulatory framework, this positive impact and its integration represent significant advances that contribute to the improvement of the work environment, process optimization and employee wellbeing.

Processes for working with Bank staff and employee representatives on incidents (NEIS S1-2)

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.

The Bank has a parity-based Labor Relations Committee comprising representatives of the Company's Management (all of which are members of the People and Talent Department) and representatives of the Union Sections that have obtained representation in the different union election processes held in the Bank. This Committee is the body in charge of social dialogue and collective bargaining within the Bank, meeting periodically to deal with the different collective issues affecting Unicaja's staff. The Labor Relations Committee also seeks to ensure respect for the human rights of employees by seeking agreements that promote and protect the dignity of workers.

Unicaja ensures that its entire workforce, including employees belonging to potentially vulnerable groups or those at risk of marginalization, are represented in all areas of social dialogue and collective bargaining. The Bank thus guarantees equal rights and opportunities within the organization, allowing all voices to be heard and ensuring that no group is excluded from decision-making processes affecting working conditions.

In addition to this Labor Relations Committee, there are other collegiate bodies, with the presence of the Company's management and union representatives, whose competencies are specifically aimed at certain matters (Training Committee, Loan Committee, etc.), guaranteeing a comprehensive approach to the management of the rights and needs of the workforce.

In 2024, the entirety of the Unicaja workforce is represented on the Labor Relations Committee, in which all the union organizations that have obtained representation in the different electoral processes take part. In 2024, ten meetings of the Labor Relations Committee were held. This committee is a non-parity body composed of 13 members representing the workers (three from CC.OO, three from Suma T CIC, two from CESICA FINE, two from UGT, one from CSIF and one from CSI).

Unicaja thus strengthens its commitment to representation and respect for the rights of all its employees, guaranteeing that any worker, regardless of their personal or professional situation, has access to effective mechanisms for participation, defense and promotion of their labor rights.

Processes for remediating negative incidents and channels for own staff to voice concerns (NEIS S1-3)

Unicaja offers its employees various mechanisms to express their concerns, doubts and suggestions. It also establishes control functions to ensure compliance with policies. These channels, through which the company's own personnel can express incidents, concerns, complaints, etc., are the first step for the company to redress negative incidents.

Both the communication channels and the associated redress mechanisms are detailed in more detail below.

► Complaints channel

Unicaja's Whistleblower Channel is a fundamental tool in the strategy of risk management and regulatory compliance, which, in addition to its purpose in the prevention of criminal risk, also contributes directly to the protection of the rights of customers and end users. Through this channel, both consumers and, in this case, employees, can report any irregularity or inappropriate practice that may affect them, including breaches of regulations, violations of transparency or violations of the Unicaja Group's Code of Ethics.

This system allows for the submission of complaints by employees, customers and other third parties, guaranteeing confidentiality and security of information at all times. It also offers the possibility of anonymous communications, ensuring that any end user can report incidents without fear of retaliation.

This mechanism is fully aligned with Unicaja's commitment to customer protection by providing a structured and secure channel for the identification and resolution of problems that may affect their experience and trust in the Bank. Its accessibility through the corporate intranet and the official website facilitates its use, reinforcing transparency and accountability. The Regulatory Compliance Department similarly continuously monitors the reports received, periodically informing the Criminal Risk Prevention Committee and the Regulatory Audit and Compliance Committee, guaranteeing rigorous control of the system and its effectiveness.

Unicaja employs this tool to strengthen its relationship with customers by providing them with a safe and efficient means to express their concerns and report any practice that may violate their rights or generate negative incidents, reaffirming its commitment to ethics, transparency and continuous improvement of service quality.

▶ Employee Assistance Service (EAS)

Unicaja's Employee Assistance Service (EAS) is aimed at all the Bank's employees in order to provide support in the tasks or queries they may have regarding their employment relationship. Through the EAS, employees can send their queries, doubts, concerns or carry out certain procedures.

Servicio de Atención a Empleados

The EAS is a consultation system through which employees can send requests on specific topics by opening tickets.

This ticketing system provides simplicity, autonomy and traceability in the process to the interested party, as well as the possibility of following up the consultation at all times. The system allows the assignment of specific questions to the expert personnel of the People and Talent Department, guaranteeing the best quality and service in employee care.

It complements the Employee Telephone, an exclusive line which is available to members of staff. This allows employees to resolve doubts and manage issues related to their status as employees, through more direct communication.

▶ Other communication systems for expressing concerns, incidents or suggestions

Unicaja provides its employees with various channels to address their concerns or hear their opinions. The Bank is concerned with the degree to which they are effective and to what extent they are satisfactory for users.

Therefore, through internal communication channels, employee participation is encouraged which enables them to give their opinion by making two permanent channels available to users. One is called "Your opinion counts", in the area of employee service, while the other, is called "We improve with you, your opinion counts" for the internal communications received.



On the corporate intranet in the Employee Portal, there is also a suggestion box for employees through which they can freely send their ideas and proposals.

Monitoring and ensuring the effectiveness of channels

Unicaja continuously monitors the channels provided for its own personnel to express their concerns, incidents and suggestions with the aim of guaranteeing their effectiveness and adaptation to the needs of the workforce. The Bank therefore encourages direct dialogue with employees through these channels, allowing it to gather key information on the issues of most concern to members of staff, ensuring a speedy and effective response.

Unicaja also strengthens this monitoring through periodic surveys, which offer employees the opportunity to assess the quality and accessibility of internal communication channels. This data collection allows the Bank to regularly assess employee satisfaction with the mechanisms available, identifying opportunities for improving and adapting its approach according to identified needs.

The Bank also actively monitors the use and operation of the Whistleblower Channel, the Employee Assistance Service and the internal listening channels, ensuring that reported incidents are handled in a transparent and confidential manner in line with established procedures. Through these mechanisms, Unicaja seeks to guarantee a safe and equitable work environment adapted to the needs of all groups within its own staff.

These processes described above are directly related to the following IROs detected in the relative importance analysis:

- Real positive impact by providing employees with a Whistleblower Channel.
- Real positive impact due to the existence of protocols for the prevention of violence and harassment in the workplace.

Adoption of measures related to material impact on the Bank's staff, approaches to mitigate material risks and the leveraging of material opportunities related to Bank staff and the effectiveness of such actions (NEIS S1-4)

Unicaja implements a series of initiatives aimed at improving the quality of employment, fostering a safe and inclusive work environment and strengthening the stability and commitment of its workforce. Through these actions, the Bank seeks to mitigate risk and negative impact, including high turnover or a lack of work-life balance, while at the same time promoting opportunities and positive impact, such as professional development, improved working conditions and attracting and retaining talent. These initiatives are part of the people management strategy and reflect the Bank's commitments to labor welfare, inclusion and social sustainability within the corporate environment.

Nevertheless, Unicaja has not identified any negative impact on its own employees stemming from the transition to a greener, more climate-neutral economy, making it unnecessary to implement specific measures to mitigate impact in this area.

Working conditions and work-life balance



To ensure an appropriate balance between personal and professional life, Unicaja has developed measures that focus on ensuring a work-life balance and flexible working hours, considerably reducing the risks associated with long working hours or lack of quality time for employees. Within the January 2025 Equality Plan, initiatives were defined to reinforce this flexibility and provide employees with a better organization in relation to their family and work life. This plan not only facilitates time management but also seeks to improve workforce satisfaction and wellbeing.

Unicaja has also designed a series of economic incentives that reinforce job stability, contributing to the wellbeing of its employees and promoting positive compensation and job quality impact. Among these measures, the following are noteworthy:

- The Flexible Compensation Plan: This allows employees to optimize their compensation through tax benefits in products such as health insurance, savings plans and childcare services, favoring their economic and financial wellbeing.
- Employee accounts: These establish special and preferential remuneration conditions in the employees' payroll account, enhancing their financial benefits as part of social benefit agreements.
- Other financial assistance: includes support for the education of employees and their families through study grants, as well as specific incentives such as childcare and childbirth grants, favoring work-life balance and family welfare.

Attracting and retaining talent

To minimize the risks of high turnover and a lack of talent attraction, Unicaja has established various loyalty and recognition measures, strengthening the bond between the Bank and its staff. Long-service awards reward permanence and commitment to the organization, recognizing the contribution of employees over time.

The Recruitment and Talent Attraction Policy also guarantees hiring processes based on principles of equality, merit and ability, ensuring the incorporation of qualified professionals who are aligned with Bank values. These processes seek to attract and retain talent, offering professional development opportunities and ensuring a competitive and attractive work environment.

Workplace health and safety

Personnel protection is a fundamental pillar of Unicaja's management strategy, which seeks to guarantee a safe and healthy work environment. The Bank has implemented a comprehensive occupational risk prevention program, which includes the identification and mitigation of risks, safety protocols and preventive measures.

Preventive planning is monitored throughout the year through a schedule of actions and the presentation of a quarterly report submitted to Management on the degree of compliance with the objectives set forth in the annual Prevention Plan. A report on all preventive activities is drawn up on an annual basis, which is also submitted to Management and presented to the Inter-Center Health and Safety Committee.

Among the most important initiatives are the protocols for the prevention of harassment and workplace violence, which establish specific measures for the detection, prevention and management of risk. The Company also conducts regular medical check-ups as part of its occupational health strategy, organizing vaccination campaigns such as the 2024 flu campaign, aimed at protecting staff and strengthening their wellbeing.

Unicaja also offers medical-health care in the workplace, providing immediate attention when needed and reinforcing the safety and wellbeing of its employees in their day-to-day work.

Medical check-up and flu vaccination campaigns were carried out throughout 2024. A total of 2,456 medical examinations were performed (2,622 in 2023), 94% of those requested. For the year ended December 31, 2024, 242 work center evaluations were performed (201 in 2023), representing a total of 1,888 assessed jobs. As a result of these evaluations, 2,869 corrective actions have been managed.

Similarly, in 2024, the advanced assessment of psychosocial risk was completed for the entire workforce, with a response rate of 68.62% in the quantitative phase of the process, which is considered a very significant participation percentage. These results were passed on to the Health and Safety Inter-Center Committee and employees through internal communication channels.

As part of the measures to be implemented as a result of this report, several communication campaigns were carried out to inform and encourage the use of employee participation channels.

Professional development and continuing education

The promotion of positive training and professional growth impact is achieved through the Training Plan and the Career Plan, designed to guarantee the continuous training of personnel in technical, regulatory and leadership skills.

These plans include specialist training in cybersecurity and technological risk, mitigating emerging threats in the digital environment and ensuring that employees have the necessary knowledge to meet the technological challenges of the financial sector.

Unicaja has also established a performance assessment system which allows employees to know their evolution within the Bank and to access growth opportunities based on their skills and achievements. This approach fosters a culture of continuous improvement and strengthens the development of talent within the organization.

Employee engagement and wellness

Communication and employee participation in decision-making is another cornerstone of the Unicaja strategy. Members of staff can ask questions, resolve doubts and receive personalized support in labor and administrative matters through the Employee Assistance Service.

In addition, the Bank has set up various internal communication channels, such as the suggestion box and engagement surveys, which allow us to gather employee perception and adopt improvement measures based on their needs. Specific spaces have also been created, such as “Your opinion counts” and “We improve with you”, designed to encourage the active participation of staff in the continuous improvement of the work environment.

Promoting equality and diversity

To promote an inclusive and equitable environment, Unicaja has implemented the 2025-2027 Equality Plan, which includes specific measures to reduce the gender pay gap, promote women’s access to positions of responsibility and facilitate family reconciliation by making working hours and conditions more flexible.

These actions seek to mitigate the negative effects of the lack of gender balance in Senior Management, while promoting professional development opportunities for the entire workforce, ensuring a diverse, inclusive work environment.

Within the exclusive employee intranet space, there is a special Equality section where employees can access all the contents related to this matter (the Equality Plan, Protocols, etc.) with a mailbox for participation and consultation.

The Bank has also reinforced its commitment to diversity and equal opportunities, ensuring that its selection, promotion and training processes are accessible to all employees without discrimination.

Evolution and monitoring of actions

Unicaja continually updates its own personnel plans and strategies, adapting them to the needs of the workforce and emerging labor market trends. To this end, the Bank relies on different employee communication channels, including periodic surveys, the Employee Assistance Service and collective bargaining processes, which allow it to identify areas for improvement and adjust its initiatives based on the feedback received.

The Equality Plan 2025-2027 and the Training Plan are examples of programs with a defined time horizon, whose progress is monitored to ensure compliance and effectiveness.

The progress of the actions implemented in previous years is evaluated periodically, allowing the Bank to consolidate the measures that have proven to be effective and reinforce those that require adjustments to maximize their positive impact on the workforce.

Resource management and investment in Bank personnel

Unicaja allocates significant resources to the management and development of its staff, understanding that they are its main asset and a strategic pillar for the Bank's sustainability. Investment in human capital translates into the implementation of initiatives aimed at improving working conditions, promoting continuous training and ensuring a safe and inclusive work environment.

In financial terms, Unicaja allocates resources to training and professional development, occupational health and safety, employee welfare and work-life balance programs. In particular, training is a priority within the Bank's talent management strategy, with an investment of 1.32 million euros in 2024 in order to strengthen the skills of its workforce and adapt them to the needs of the sector.

Various strategic departments, such as the People and Talent, Training and Development and the Regulatory Compliance Departments, are also responsible for the planning, execution and supervision of these actions.

In addition, technological and infrastructure resources have been allocated to improve accessibility to internal services, optimize employee service processes and facilitate communication within the organization.

Assessment of the impact of initiatives

Unicaja has a continuous assessment-based approach designed to measure the effectiveness of its actions in relation to its own staff. Through various methodologies and monitoring tools, the Bank collects key information to assess the impact of its initiatives and ensure alignment with employee expectations.

Among the mechanisms used are the following:

- Satisfaction surveys, which allow us to know the employees' perception of the policies implemented and to detect areas for improvement.
- Internal listening channels, such as "Your opinion counts" and "We improve with you", which facilitate the real-time collection of suggestions and comments.
- Monitoring of the Employee Assistance Service (EAS), evaluating the volume of queries received, the type of requests and the average resolution time.
- Internal talent management indicators, such as internal mobility rates and participation in training programs, which reflect the impact of actions on the professional development of the workforce.
- Review of the Whistleblower Channel metrics, ensuring its accessibility and effectiveness in identifying and resolving incidents.

This comprehensive approach allows Unicaja to guarantee the continuous improvement of its own employment policies and programs, ensuring a work environment in which stability, equal opportunities and employee welfare are paramount.

3.1.4. Parameters and goals

Parameters related to the Bank's staff (NEIS S1-6 to S1-17)

Unicaja recognizes the importance of having clear and defined metrics to evaluate the effectiveness of its actions in terms of labor sustainability and the management of its own personnel. A series of key parameters have therefore been established to facilitate the monitoring and analysis of the material impact, risks and opportunities identified in the areas of employment, health and safety at work, the work-life balance, equality and professional development within the organization.

The aim of this section is to provide a detailed overview of the indicators used to measure the performance and effectiveness of the policies and strategies implemented in talent management. These parameters make it possible to assess the Bank's evolution in aspects such as labor stability, employment quality, gender equity, continuous training and employee health and safety, ensuring an approach based on continuous improvement. These parameters related to the Bank's own staff that favor the monitoring of performance in terms of labor sustainability are presented below.

Company employee characteristics (NEIS S1-6)

In line with Unicaja's commitment to transparency and in compliance with disclosure requirement S1-6, detailed information on the characteristics of its workforce is presented below. All Group members work in Spain.

The total number of salaried employees as of December 31, 2024 and December 31, 2023, by gender, was as follows:

Unicaja Group – Total number of employees

Gender	2024	2023
Men	3,436	3,438
Women	4,072	4,085
Other (*)	N/A	N/A
Not reported (*)	N/A	N/A
Total Unicaja Group employees	**7,508**	**7,523**

The total number of employees of the Unicaja Group at the end of 2024 and 2023 is also reported in Section 4.3 "Key management information" in the consolidated Management Report.

The average number of salaried employees as of December 31, 2024 and December 31, 2023, by gender, was as follows:

Unicaja Group – Average number of employees

Gender	2024	2023
Men	3,445	3,515
Women	4,102	4,161
Other	N/A	N/A
Not reported	N/A	N/A
Unicaja Group average number of employees	**7,547**	**7,676**

The average number of employees of the Unicaja Group at year-end 2024 and 2023 is also disclosed in Note 41.1 "Personnel expenses" to the consolidated financial statements.

The number of employees, by type of contract and gender, as of 31 December 2024 is outlined below:

Unicaja Group – Number of employees by type of contract and gender

	2024			
	Women	Men	Other	Total
Number of employees	**4,072**	**3,436**	**0**	**7,508**
Number of permanent employees	4,055	3,432		7,487
Number of temporary employees	17	4		21
Number of employees	**4,072**	**3,436**	**0**	**7,508**
Number of full-time employees	4,056	3,434		7,490
Number of part-time employees	16	2		18

(*) Gender as specified by the employees

The Unicaja Group's turnover rate for fiscal year 2024 is provided below:

Turnover rate Unicaja Group	2024
Total departures, 2024	167
Group workforce at the end of the previous year	7,523
Total turnover rate	2.22%

The turnover rate for fiscal year 2024 was 2.22%. For the calculation of this rate, the numerator considered the total number of departures in fiscal year 2024 (voluntary departures, dismissals and retirements, not being applicable in this fiscal year any departures due to death). The denominator considered the total number of Unicaja Group employees at the end of the previous fiscal year.

The total number of employees who left the Bank for voluntary reasons, as determined by Group, Parent Company and Affiliated Companies, was as follows:

Number of employees who left the company	2024
Unicaja Group	**41**
Parent company	20
Affiliated companies	21

The employee turnover rate for the parent company, considering only voluntary departures, was therefore 0.3% in 2024. The turnover rate of the affiliated companies was 2.73%

Collective bargaining coverage and social dialogue (NEIS S1-8)

Unicaja recognizes the importance of collective bargaining and social dialogue as key tools to guarantee fair working conditions for its employees. These practices strengthen the relationship between the Bank and its employees, promoting an inclusive and participatory work environment aligned with legal and ethical standards.

With respect to collective bargaining coverage, as of December 31, 2024, 99.06% of the parent company's workforce was under the Collective Bargaining Agreement for Savings Banks and Financial Institutions, while the remaining 0.94%, corresponding to the workforce from Liberbank IT, S.L.U., was subject to the National Collective Bargaining Agreement for Consulting, Information Technology and Market and Public Opinion Research Firms.

As the Bank's activities are exclusively undertaken in Spain, there are no employees outside the European Economic Area (EEA) and no distinctions by region in the coverage of collective bargaining agreements. Likewise, no employees were identified whose working conditions were determined by collective bargaining agreements of other companies.

With regard to social dialogue, 100% of Unicaja staff in Spain are represented by employee representatives. Relations with them are channeled both through the union sections and the Labor Relations Committee, in which all union organizations with a presence in the company are represented. This Committee does not have a fixed frequency of meetings, having held a total of ten meetings in 2024 to discuss labor issues and improve the dialogue between the Bank and its employees.

Unicaja thus maintains its firm commitment to social dialogue and collective bargaining, ensuring that all of its employees in Spain have representation and structured mechanisms for the protection of their labor rights.

Collective bargaining coverage		Social dialogue
Coverage rate	Employees – EEA (for countries with >50 employees representing >10% of total employees)	Workplace representation (EEA only) (for countries with >50 employees representing >10% total employees)
0-19%		
20-39%		
40-59%		
60-79%		
80-100%	Spain	Spain

With regard to social benefits negotiated in the context of social dialogue, Unicaja employees enjoy a series of social benefits that exceed those established by law, including 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 2024, 1,111 agreement loans (social advances, social loans and housing agreement fixed in the collective bargaining agreement) totaling 38.77 million euros were granted. Additionally, 459 free loans to employees were approved, amounting to 18.45 million euros. In addition, contributions to Unicaja's employee pension plans amounted to 17 million euros in 2024 (18 million euros in 2023).

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.

Diversity parameter (NEIS S1-9)

Through its commitment to diversity and inclusion, Unicaja recognizes the importance of fostering a representative and equitable work environment that reflects the Bank's values. Disclosure of the composition of staff, both in terms of gender and age distribution, is essential to assess and promote balance and sustainability in the workforce.

The gender composition of Unicaja's senior management can be consulted in Point: *1.2.1 "Role of the governing and management bodies",* specifically in the point that refers to the management team.

The following is a breakdown of employees by age group, as of December 31, 2024 and December 31, 2023:

Unicaja Group – Breakdown of employees by age group

Age (years)	2024	2023
Under 30	167	151
Between 30 and 50	3,893	4,370
Over 50	3,448	3,002
TOTAL	**7,508**	**7,523**

Adequate wages (NEIS S1-10)

In 2024, all Unicaja Group employees received an adequate salary, given that the Group complies with labor legislation (with a salary above the Minimum Interprofessional Wage) as well as with the provisions of the Collective Bargaining Agreement, in addition to various social benefits offered to employees.

People with disabilities (NEIS S1-12)

As of December 31, 2024, Unicaja was in compliance 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. The Bank also adhered to the obligation to promote the social and labor integration of people with disabilities, in addition to reinforcing the concepts of equal opportunities, non-discrimination and universal accessibility.

Unicaja also works with associations of public interest whose social purpose is professional training, labor insertion and job creation in favor of people with disabilities.

The total number of people with disabilities employed by the Group in 2024 was 122 (124 in 2023)

Additionally, Unicaja offers training grants for the children of disabled employees. In 2024, 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.

Training and capacity building parameters (NEIS S1-13)

The Bank is committed to the professional development of its human resources and recognizes continuous training as a fundamental pillar for the personal and professional growth of its employees. Promoting capabilities not only improves individual and collective performance, but also strengthens the employability and resilience of talent within the organization.

The percentage of employees who participated in periodic performance and professional development evaluations as of December 31, 2024, both in the parent company and in the subsidiaries of the Unicaja Group, is detailed below:

Periodic performance evaluations by gender

	2024	
Gender	Unicaja	Rest of group
Men	94.88%	60.43%
Women	95.04%	44.71%
Percentage of employees	94.97%	50.73%

In 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 was taking place to attend to the departure of personnel as provided for in the ERE.

Information was also disclosed on the extent to which the Unicaja Group has provided training to its employees. Information is provided on the average number of hours of training provided in the year ended December 31, 2024, broken down by gender, parent company and subsidiaries:

Average number of hours of training per employee and gender

	2024	
Gender	Unicaja	Rest of group
Men	65.31	32.70
Women	68.68	40.22
Average number of hours	67.12	37.34

The average number of training hours per professional category is shown below:

Average number of hours

Category	2024	2023
G1 – Level I-V**	61.93	66.83
G1 – Level VI-IX**	71.13	71.78
G1 – Level X-XIV**	79.11	59.71
G2 – Level II-III	31.28	35.17
Source: Liberbank IT	3.13	7.50
Parent company subtotal	**67.12**	**68.18**
Executives	56.21	28.13
Technicians	42.09	28.68
Administrative and sales personnel	35.58	25.55
Auxiliary personnel	0.43	0.56
Group company subtotal	**37.34**	**26.17**

** 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.

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.

The Training Plan is developed in a range of differentiated blocks:

New personnel training and/or retraining

Internal demand:

This block has two different sections:

- *In-Company Network Training*, aimed at employees belonging to the Business Network. The *Impulso de Seguros* ("Insurance Drive") training program for Personal Banking managers, in which an average of 430 employees participated and which involved 3,225 hours of training, is particularly worthy of mention.
- *Central Services In-Company Training*. This training is given to employees belonging to Central Services, in which the following actions are highlighted:

Training action	Attendees	Hours
Taxation for the analysis of AML/CFT transactions	37	444
National AML/CFT risk analysis	34	68
SEPBLAC COS F19 course and quality of special examinations	34	68
The beneficial owner in corporate structures	28	168

Career plans:

This block includes the training action provided to the group of employees who are part of career plans, of which 89 employees have completed 1,267 hours of training. The OpenWebinars training platform, aimed at career planners belonging to the Technology Department, should also be highlighted. This platform contains courses on Artificial Intelligence, Productivity and Cybersecurity. A total of 690 hours were completed by 179 employees.

Specific corporate needs for the year:

Mention of the Money Laundering Prevention Program, which includes the "Specific training in suspicious operations of the CFTC and FTBC" and "Control of crypto-assets operations" courses. Both were aimed at 71 employees, who completed 216 hours of training. The Risk Analysis training for 3,683 people in Corporate Banking, totaling 24,229 hours, and the Commercial Skills program for 1,154 people in Commercial Banking, totaling 27,424 hours, are also worthy of special mention in this block, due to their impact on continuous professional development through the improvement of skills.

Training action	Attendees	Hours
Prevention of Money Laundering	71	216
Risk analysis	3,683	24,229
Commercial skills	1,154	27,424

Training aimed at certifications:

This block highlights the training for obtaining and maintaining the following 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. Pursuant to Royal Decree 287/2021 of April 20 on training and the submission of statistical-accounting information of insurance and reinsurance distributors, and the Resolution of June 3, 2021 by 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.

Among the content taught in these certifications, the following stand out:

Training action	Attendees	Hours
Economic situation and market outlook. Geopolitical risks	5,552	22,208
Cybersecurity	5,552	11,104
New developments in regulatory compliance.	5,019	17,567
New developments in the prevention of money laundering and the financing of terrorism	5,019	2,510
Innovation and digital transformation in financial services. Trends	5019	10,038
Climate risks.	5,019	10,038
VUCA environment and its impact on portfolio management.	5019	5019
ESG considerations in the portfolio construction process and Benchmark.	5,019	10,038
Social investment in listed markets.	5,019	7,529
Considerations for a sustainable mortgage and real estate portfolio	5,231	10,462

Policy and regulatory needs:

- The Occupational Risk Prevention training program is recurrently included in the annual training plan. In 2024, a total of 22,976.5 hours were provided to staff in this regard. Within this program, training courses on "Prevention of sexual harassment and violence in the workplace" and "Safety in branch offices" are worth mentioning.
- Conflict of interest prevention training: In 2024, a training program was launched with the aim of raising awareness of potential conflicts of interest that may arise in the course of employee activities, as well as providing measures to prevent their occurrence.
- Criminal Risk Prevention Training: In 2024, two actions were launched, one aimed at training in Criminal Risk and a second that focused on raising awareness of new developments in the prevention of corruption and bribery.

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

Training action	Attendees	Hours
Prevention of corruption and bribery	5,466	10,932
Branch security	1,525	9,150
Prevention of sexual harassment and violence	3,408	6,816
Criminal Risk Prevention	242	1,936
Prevention of conflicts of interest	2,790	5,580

230.5 hours of anti-money laundering training was provided by the Group's investees in 2024 (150.7 in 2023).

Board of Directors and key personnel

Training aimed at continuously updating the knowledge of these groups. In 2024, the General Training Program for the initial training of new Unicaja board members was implemented, as well as the Specific Training Program for the continuous training of the members of that body.

Continuity and maintenance programs.

In this block, a training program on cybersecurity was offered to raise awareness among employees, allowing them to recognize the dangers of cyber risk and how to avoid it. A total of 5,589 employees received training in this area, a total of 5,606 hours of instruction.

Self-training:

Within its catalog of contents, this includes a language platform, a new platform for skills development, risk training, regulations, finance and office automation. A total of 1,346 employees received training on these platforms and in this content, a total of 7,123.9 hours of instruction.

Sustainable Finance (ESG – Environmental, Social and Governance)

In this block, training on Sustainability Reporting was provided to explain and provide the tools to understand each of the areas that make up the ESG vision, its stakeholders, key issues, implications, requirements and any other reporting standard. A total of 380 hours of training were given to 38 people during the year. The continuous training program for the maintenance of MiFID II and LCCI certifications within Point 5 "Training aimed at certifications" of the Training Plan also includes modules that develop regulatory subjects, such as "Climate risks", "Social investment in listed markets" and "Considerations for a sustainable mortgage and real estate portfolio".

Training of trainees

In 2024, there were 38 interns (32 interns in 2023). Unicaja currently has Collaboration Agreements in place with the main national universities, especially those located in the autonomous communities in which it is the leading financial institution. This is a general program, open to a wide variety of studies and types of functional and geographic destinations.

Cooperation with the **University of Málaga**, in different degrees and master's degrees, and with the **University of Oviedo Foundation** should be highlighted for their special relevance in two specific geographical areas. Additionally, agreements are in place with the **EAE BUSINESS SCHOOL**, a business school that provides talent in the field of digital marketing and project management.

Health and safety parameters (NEIS S1-14)

Unicaja considers the health and safety of its staff as an essential aspect in the promotion of employee welfare and the prevention of risks associated with its activity. The Bank has established a health and safety management system based on legal requirements and recognized standards, designed to prevent work-related injuries, health problems and fatalities.

The disclosure of information covers key data to evaluate the coverage, quality and performance of this system, including the percentage of personnel covered, the number and rate of occupational accidents recorded, days lost due to health problems and accidents and the number of work-related deaths. This data is broken down into salaried and non-salaried workers in the Bank's staff, providing a clear view of the impact and effectiveness of the measures implemented:

Percentage of staff covered by the Bank's health and safety management system	2024	2023
Unicaja Group	100%	100%

Unicaja has its own Prevention Service. Three specific preventive specialties are assumed: Ergonomics and Applied Psychosociology, Industrial Hygiene and Safety. The Occupational Medicine specialty features an External Prevention Service for all workers. 100% of employees are covered within Unicaja.

The Unicaja Group's accident rate is very low, typical of administrative activities, with a significant influence of the preventive activities implemented. This is shown by the fact that no occupational diseases or work-related health problems have been recorded and only ten occupational accidents have been recorded, representing 484 working days lost due to occupational accidents (0.03% of the total theoretical working days), placing the incidence rate in 2024 at 1.49‰ and the frequency rate at 1.03 per million hours worked.

	Number of accidents	Occupational accident rate	Number of health problem cases	Number of days lost
Unicaja Group	10	0.149%	0	484

No occupational diseases or work-related health problems have been recorded in any Unicaja employee in the current year.

Considering the number of accidents without sick leave and on the way to/from work, 88 accidents, 10 accidents with sick leave, 30 accidents on the way to/from work and 48 accidents without sick leave were recorded in 2024, which in total represent 2,345 working days lost due to occupational accidents, 0.14% of the total theoretical working days, placing the incidence rate in 2024 at 13.11‰ and the frequency rate at 9.04 per million hours worked.

In terms of severity, ten accidents were considered minor and no accidents were considered serious.

Work-life balance parameters (NEIS S1-15)

With regard to the work-life balance, 100% of the Bank's employees are entitled to take the established family leave.

Percentage of employees with leave entitlement	2024		2023	
	Men	Women	Men	Women
Unicaja Group	100%	100%	100%	100%

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 Unicaja employees, 126 employees (64 men and 62 women) have been entitled to leave during 2024 and have availed themselves thereof.

For the year ended December 31, 2024, Unicaja's return-to-work rate was 100%.

Information on the work-life balance of the Group's subsidiaries

With respect to other family-related leave (parental leave, leave to accompany a visit to the doctor, unpaid leave or leave of absence to care for a family member), 63.07% of the Bank's employees have taken such leave.

Percentage of employees with this right who took leave for family reasons	2024	
	Men	Women
Unicaja Group	24.61	38.45

Remuneration parameters (pay gap and total remuneration) (NEIS S1-16)

Unicaja is committed to pay equity and transparency in its remuneration policies, recognizing the importance of addressing any gender inequality and promoting pay equity at all levels of the organization. This approach is part of the Bank's commitment to social sustainability and equal opportunities.

Disclosure includes key information on the gender pay gap, defined as the difference between the average hourly pay levels of female and male employees, expressed as a percentage of the average hourly pay level:

Gender pay gap	2024
Unicaja Group	13.31%
Parent company	11.15%
Affiliated companies	34.97%

In addition, the ratio of the total annual compensation of the highest paid individual to the average annual compensation of all employees (excluding the highest paid individual) for the year ended December 31, 2024 was as follows:

Ratio of annual compensation	2024
Unicaja Group	6.52
Parent company	6.44
Affiliated companies	7.44

The following is a breakdown of the salary gap by employee category for the year ended December 31, 2024, calculated on the basis of average salaries:

Unicaja Group – Pay gap

Group	Men		Women		Total			
	Average base salary	Number	Average base salary	Number	Average base salary	Number	Pay gap	% VAR. AVERAGE REMUNERATION 2023
G1 – Level I-V	69,845	1,705	64,068	1,120	67,555	2,825	8.27%	29.78%
G1 – Level VI-IX	51,615	1,312	50,389	2,350	50,828	3,662	2.38%	29.4%
G1 – Level X-XIII	35,416	133	37,810	185	36,809	318	(6.76)%	51.96%
GROUP 2	45,614	13	49,071	11	47,199	24	(7.58)%	25.95%
OTHERS	0	0	17,574	1	17,574	1	— %	47.23%
Source: LBK IT	46,999	38	40,256	27	44,198	65	14.35%	— %
Parent company	**60,573**	**3,201**	**53,819**	**3,694**	**56,955**	**6,895**	**11.15%**	**28.93%**
Executives	90,160	22	59,952	21	75,407	43	33.5%	11.58%
Technicians	52,975	64	35,513	90	42,770	154	32.96%	5.94%
Administrative and sales personnel	36,447	139	23,173	254	27,868	393	36.42%	65.58%
Auxiliary personnel	9,320	10	10,634	113	10,063	23	14.09%	70.11%
Group company subtotal	**44,822**	**235**	**27,723**	**378**	**34,278**	**613**	**38.15%**	**4.67%**
Group total	54,495	3,436	51,397	4,072	55,103	7,508	13.61%	28.13%

Human rights incidents, complaints and serious incidences (NEIS S1-17)

Unicaja's commitment includes the prevention and management of labor and human rights incidents that may affect the Bank's own personnel.

In compliance with this principle and if applicable, the Bank discloses information on:

- The total number of cases of discrimination (including harassment and other forms of discrimination) registered during the reporting period.

  There were no events constituting moral harassment in 2024.

- The number of labor complaints received through its internal channels and grievance mechanisms, as well as those addressed to the OECD National Contact Points for Multinational Enterprises.

- Fines, penalties and indemnities arising from these cases, together with a reconciliation of such amounts to the financial statements.

There were no cases of this type in which the Bank was required to disclose information on serious incidents related to human rights in 2024.

Other information to be disclosed under Global Reporting Initiative (GRI) standards

As indicated in Section 1.1.3 "Sustainability reporting criteria", this report was prepared pursuant to European Sustainability Reporting Standards. Given that at the date of disclosure of this Sustainability Report the national transposition of Directive (EU) 2022/2464 (CSRD Directive) has not been carried out, the provisions of Law 11/2018 of December 28, 2018, which develops the Statement of Non-Financial Information (EINF) applied in previous years, continue to apply. The Bank shall therefore also disclose those parameters required by the Global Reporting Initiative (GRI) standards not included in NEIS.

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

Information is provided on the Unicaja Group's staffing levels for the years ended December 31, 2024 and December 31, 2023.

Unicaja Group employees		2024	2023
Workforce profile	Number of employees	7,508	7,523
	Workforce distribution (men/women,% of total)	45.8/54.2	45.7/54.3
	Average employee age (years)	48.8	48.0
	Average length of service (years)	21	20.2

The distribution of the Unicaja Group's total workforce by type of contract is as follows for the year ended December 31, 2024:

Type of contract	Men	Women	Total
Indefinite full-time	3,431	4,039	7,470
Indefinite part-time	1	16	17
Temporary full-time	3	17	20
Temporary part-time	1	-	1
Total	**3,436**	**4,072**	**7,508**

For 2023, the information was 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 Unicaja Group's total workforce by gender and age group and its comparison with fiscal year 2023 is shown below:

Workforce distribution by gender and age group

Age (years)	Men		Women		Total	
	2024	2023	2024	2023	2024	2023
Up to 25	11	12	13	10	**24**	**22**
From 25 to 30	59	42	84	87	**143**	**129**
From 30 to 35	53	37	114	121	**167**	**158**
From 35 to 40	61	109	140	216	**201**	**325**
From 40 to 45	504	616	812	970	**1,316**	**1,586**
From 45 to 50	973	1,041	1,236	1,260	**2,209**	**2,301**
From 50 to 55	1,058	1,057	1,089	998	**2,147**	**2,055**
From 55 to 60	667	474	559	406	**1,226**	**880**
Over 60	50	50	25	17	**75**	**67**
Total	**3,436**	**3,438**	**4,072**	**4,085**	**7,508**	**7,523**

The distribution of the workforce by gender and professional category for 2024 and 2023 is shown below:

Distribution of the workforce by gender and professional category

Professional category	Men		Women		Total	
	2024	2023	2024	2023	2024	2023
GROUP 1	**3,150**	**3,107**	**3,655**	**3,620**	**6,805**	**6,727**
G1 – Level I-V	1,705	1,690	1,120	1,076	2,825	2,766
G1 – Level VI-IX	1,312	1,275	2,350	2,310	3,662	3,585
G1 – Level X-XIII	133	142	185	234	318	376
GROUP 2	**13**	**14**	**11**	**11**	**24**	**25**
SOURCE: LBK IT*	**38**	**-**	**27**	**-**	**65**	**-**
OTHERS	**-**	**-**	**1**	**1**	**1**	**1**
Parent company subtotal	**3,201**	**3,121**	**3,694**	**3,632**	**6,895**	**6,753**
Management	22	34	21	29	43	63
Technicians	64	115	90	123	154	238
Administrative and sales personnel	139	149	254	267	393	416
Auxiliary personnel	10	19	13	34	23	53
Group company subtotal	**235**	**317**	**378**	**453**	**613**	**770**
Group total	**3,436**	**3,438**	**4,072**	**4,085**	**7,508**	**7,523**

(*) Employees from Liberbank IT, S.L.U. who have been transferred as employees of the parent company in 2024, subject to the 17th State Collective Bargaining Agreement for consulting and market and public opinion research companies.

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

Average annual number of permanent, temporary and part-time contracts by gender, as of December 31, 2024:

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Men	3,436	1	7	1	3,445
Women	4,066	20	15	2	4,102
Total	**7,502**	**21**	**22**	**2**	**7,547**

As of December 31, 2023:

Gender	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Men	3,488	-	27	-	3,515
Women	4,093	15	52	2	4,161
Total	**7,581**	**15**	**79**	**2**	**7,676**

The following table shows the average annual number of permanent, temporary and part-time contracts by age for the year ended December 31, 2024:

Age	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Up to 25	13	-	6	-	19
From 25 to 30	132	1	7	-	141
From 30 to 35	156	6	4	-	167
From 35 to 40	194	9	2	-	206
From 40 to 45	1,314	-	1	-	1,315
From 45 to 50	2,223	1	-	-	2,224
From 50 to 55	2,143	3	-	-	2,146
From 55 to 60	1,239	1	-	1	1,241
Over 60	89	-	1	-	90
Total	**7,502**	**21**	**22**	**2**	**7,547**

As of December 31, 2023:

Age	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
Up to 25	6	-	17	-	23
From 25 to 30	91	1	42	-	134
From 30 to 35	142	7	13	1	162
From 35 to 40	323	4	3	-	330
From 40 to 45	1,581	-	2	-	1,583
From 45 to 50	2,312	-	1	-	2,313
From 50 to 55	2,065	3	-	-	2,068
From 55 to 60	980	1	-	1	983
Over 60	80	-	1	-	81
Total	**7,581**	**15**	**79**	**2**	**7,676**

The average annual number of permanent, temporary and part-time contracts by age, as of December 31, 2024, was as follows:

Professional category	Permanent or indefinite full-time	Permanent or indefinite part-time	Temporary full-time	Temporary part-time	Total
G1 – Level I-V	2,798	-	-	-	2,798
G1 – Level VI-IX	3,637	-	-	-	3,637
G1 – Level X-XIII	338	1	1	-	340
G2 – Level II-III	24	-	-	-	24
OTHERS	1	-	-	-	1
Source: LBK IT	16	1	-	-	16
Parent company subtotal	**6,814**	**2**	**1**	**0**	**6,817**
Executives	50	-	-	-	50
Technicians	215	7	-	-	222
Administrative and sales personnel	374	12	18	1	405
Auxiliary personnel	49	1	3	1	54
Subtotal Unicaja Group subsidiaries	**688**	**19**	**21**	**2**	**731**
Group total	**7,502**	**21**	**22**	**2**	**7,547**

As of December 31, 2023:

Professional category	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-XIII	433	-	-	-	434
G2 – Level II-III	25	-	-	-	25
OTHERS	11	-	-	-	11
Source: LBK IT	-	-	-	-	-
Parent company subtotal	**6,871**	**1**	**0**	**0**	**6,872**
Executives	65	-	-	-	65
Technicians	241	4	1	-	246
Administrative and sales personnel	355	10	69	1	435
Auxiliary personnel	48	-	8	1	58
Subtotal Unicaja Group subsidiaries	**710**	**14**	**79**	**2**	**805**
Group total	**7,581**	**15**	**79**	**2**	**7,676**

The number of terminations of Unicaja Group employees in fiscal 2024, by gender, age and professional category is as follows:

Number of dismissals by gender and age group

Age (years)	Men		Women	
	2024	2023	2024	2023
Up to 25	1	-	12	-
From 25 to 30	7	-	16	1
From 30 to 35	6	-	12	1
From 35 to 40	3	1	5	-
From 40 to 45	2	3	2	1
From 45 to 50	7	1	0	3
From 50 to 55	3	1	5	1
From 55 to 60	3	11	4	2
Over 60	1	3	1	3
Total	**33**	**20**	**57**	**12**

Number of dismissals by gender and professional category

Professional category	Men		Women	
	2024	2023	2024	2023
G1 – Level I-V	7	3	3	2
G1 – Level VI-IX	2	4	0	1
G1 – Level X-XIII	0	-	3	1
Source: LBK IT	1		1	
Total parent company	**10**	**7**	**7**	**4**
Executives	1	1	1	1
Technicians	2	1	1	1
Administrative and sales personnel	12	11	35	6
Auxiliary personnel	8	-	13	-
Total affiliated companies	**23**	**13**	**50**	**8**
Group total	**33**	**20**	**57**	**12**

In terms of the dismissals resulting from the agreement dated December 3, 2021, between management and workers' representatives, the consultation period for collective dismissal, geographic mobility and substantial modification of working conditions at Unicaja, 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.

The data for 2024 and 2023, by gender and age group, is as follows:

Number of dismissals by gender and age group

Age (years)	Men		Women	
	2024	2023	2024	2023
From 25 to 30	-	0	-	-
From 30 to 35	-	-	-	-
From 35 to 40	-	1	-	-
From 40 to 45	-	-	-	2
From 45 to 50	1	5	-	-
From 50 to 55	-	26	-	9
From 55 to 60	9	103	4	104
Over 60	3	8	-	1
Total	**13**	**143**	**4**	**116**

The data for 2024 and 2023, by gender and professional category, is as follows:

Number of dismissals by gender and professional category

Age (years)	Men		Women	
	2024	2023	2024	2023
G1 – Level I-V	13	99	1	39
G1 – Level VI-IX	-	43	3	76
G1 – Level X-XIII	-	1	-	1
GROUP 2	-	-	-	-
Others	-	-	-	-
Total	**13**	**143**	**4**	**116**

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 Unicaja Directors. The details of their remuneration are published in the "Annual Report on Directors' Remuneration", which is published each year on the Bank's corporate website.

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

Average remuneration of the members of the Board of Directors, by gender (thousands of euros)

	Men		Women	
	2024	2023	2024	2023
Executive directors	679	1,006	0	0
Non-executive directors	136	83	119	109
Of which: Non-executive directors, excluding the CEO	*96*	*80*	*119*	*109*

Note 1. The average reported remuneration includes all compensation items, expressed in annual terms. The total remuneration for directors received in 2024, 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.

Occupational health and safety (GRI 403-9)

As already stated in Requirement S1.14 set forth in 3.1.4 "Health and safety parameters", the occupational accident rate at Unicaja is very low, typical of administrative activities, with a significant influence of the preventive activities implemented. This is shown by the fact that no occupational diseases or work-related health problems have been recorded and only ten occupational accidents have been recorded, representing 484 working days lost due to occupational accidents (0.03% of the total theoretical working days), placing the incidence rate in 2024 at 1.49‰ and the frequency rate at 1.03 per million hours worked.

As regards the distribution of the ten workplace accidents by gender, two were suffered by men (20%) and eight by women (80%). In terms of severity, the ten accidents were considered minor and no accidents were considered serious. The average duration rate of occupational accidents was 48.4 days and the severity rate of these was 0.05‰.

Absenteeism caused by common illnesses and non-occupational accidents stood at 5.51% of the theoretical working days in 2024, equivalent to 92,560.36 working days (647,922.52 working hours).

Workplace accidents

	2024	2023	2024	2023	2024	2023
	Days missed (%)		Incidence rate (‰)		Frequency rate (%)	
Industrial accident	0.03	0.01	1.49	1.48	1.03	1.03

Workplace accidents 2024

	Industrial accident					
	Gender (%)		Severity (%)		Average duration index (days)	Severity index (‰)
	Men	Women	Serious	Minor		
2024	20.00	80.00	-	100.00	48.40	0.05
2023	40.00	60.00	-	100.00	18.80	0.02

Absenteeism

	Common illness and non-occupational accidents		
	Rate	Days missed	Hours of absence
2024	5.51	92,560.36	647,922.52
2023	5.03	83,858.55	585,098.85

Goals related to managing material negative occurrences, driving positive occurrences and managing material risks and opportunities (NEIS S1-5)

Unicaja has established a series of strategic goals aimed at improving the work environment, equal opportunities, professional development and talent management, with a time horizon of 2024-2027. These goals respond both to the reduction of negative impact, such as the gender pay gap or voluntary turnover, and to the promotion of positive impact, such as talent development and improved employee wellbeing.

In the area of equality and diversity, key initiatives have been defined, such as the Constitution of the Equality Plan Monitoring Committee, the aim of which is to evaluate and review the measures implemented within the framework of this plan. In addition, a Female Talent Training Plan will be implemented, along with a training program aimed at the entire workforce on issues of equality, diversity, inclusive language, prevention of gender-based violence and harassment and participative leadership. As part of the commitment to a more equitable work environment, a Diversity Plan will be implemented and the balanced representation of women will be encouraged in applications for promotion and access to the Bank. In parallel and in quantitative terms, Unicaja has set the goal of progressively reducing the gender pay gap from 11.98% in 2024 to 5% in 2027, as well as maintaining 45% of women in management positions throughout this period.

In terms of professional development and continuous training, the 2025-2027 Plan contemplates the reskilling of approximately 600 employees to strengthen key areas, mainly in the business area. More than 350 specialists are also expected to be hired in strategic sectors such as risk, generative artificial intelligence (GAI), user experience (UX), customer experience (CX) and technology, with the aim of consolidating digital transformation and innovation in the Bank.

In addition, goals have been set to improve the employee experience, including increasing the percentage of participation in internal surveys, overall employee satisfaction, reducing the average response time to queries and increasing participation in training and development programs. A commitment has also been made to increase the presence of women in female executive development programs, in order to strengthen female leadership in the organization and mitigate the lack of gender balance in senior management.

To ensure the compliance with and monitoring of these goals, Unicaja works in collaboration with worker representatives, ensuring a participatory approach in the definition, evaluation and optimization of its labor strategies. These actions consolidate the Bank's commitment to the continuous improvement of the work environment, the wellbeing of its personnel and the attraction and retention of talent, in line with its sustainability and social responsibility strategy.

3.2. Affected groups (NEIS S3)

At Unicaja, sustainability issues encompass all groups potentially impacted by its activities and decisions. Following the NEIS applied in this Sustainability Report, the affected groups have been identified as those that may experience significant impact derived from its activities due to their proximity or relationship with the Bank's operations and its value chain.

Unicaja identifies the following as affected groups:



- People living in rural areas may experience difficulties due to the lower presence of banking infrastructure and reliance on traditional financial services. In such places, access to the financing and management of banking operations may be more limited compared to urban areas, increasing the risk of financial exclusion and making it more difficult to integrate into the economic system.
- Older people also face barriers in accessing banking services, especially due to the digital transformation and the progressive reduction of face-to-face service in branches. Adaptation to digital platforms and the use of new technologies can be more complex for this group, which creates a greater dependence on third parties for the management of their finances and a risk of exclusion in the digital environment.
- People in situations of economic vulnerability, such as young people and families with limited resources, may face restrictions in accessing financing and banking products. Lack of credit history, job instability or lack of collateral can hinder their access to loans and other essential financial services, limiting opportunities for economic growth and development.
- Finally, people with special needs may be affected by physical and technological barriers that impede their access to banking services. The lack of adapted environments, the absence of accessible interfaces or the existence of obstacles in the communication processes may restrict their autonomy and generate difficulties in managing their finances.

The set of policies, actions and goals dedicated to these groups are aligned with the commitment to promote inclusion and social welfare, ensuring a positive impact and contributing to the creation of long-term value.

3.2.1. Strategy (NEIS SBM-2)

Unicaja recognizes that affected groups are a key stakeholder group whose opinions, interests and rights, including human rights, are essential in the underpinning of its strategy and business model. The Bank has therefore integrated a participatory approach based on both expert criteria and sector studies to ensure that the needs and expectations of these groups are reflected in the dual materiality analysis and, therefore, in strategic decision making.

Through various social initiatives linked to sustainability, economic development and innovation, the Unicaja Group seeks to generate a positive impact on society, contributing to its wellbeing and progress.

In order to guarantee this purpose, the Bank has used various communication channels to ensure that society and the affected groups are adequately represented. These mechanisms include:

- Dialogues with NGOs, which provide a broad perspective on the interests of the most vulnerable social groups.
- Cooperation with universities.
- Active participation of customers or society in general through the corporate website and social networks, which facilitates the collection of concerns and expectations of users of financial services.
- Execution of financial education programs designed to empower disadvantaged groups and promote their social and economic inclusion.
- Forums, conferences and other events organized by the Bank to achieve direct interaction with local communities and stakeholders.
- Initiatives carried out by the Communication and Image Department to inform and gather opinions on and perceptions of the social environment.
- Open communication channels that enable the different groups affected to express their concerns or possible incidents, such as the Whistleblower Channel.

The aspects identified as material to society following the analysis of material IROs have been incorporated into Unicaja's strategy and business model, reaffirming its commitment to the affected groups and taking into account opinions, interests and rights.

3.2.2. Incident, risk and opportunity management (NEIS S3 SBM-3)

In order to identify the material incidents, risks and opportunities for the affected groups described above, an assessment has been made of each of the IROs relevant to the Bank, indicating whether the IRO is real or potential and evaluating its impact and financial materiality. Unicaja considers society in general to be the stakeholder group most affected by the incidents, risks and opportunities related to the affected groups, as defined in NEIS. The distribution of the weightings for this and other stakeholders is outlined in the following table:

Affected groups	Weighting
Society in general	70%
Shareholders and investors	10%
Customers and users	5%
Staff	5%
Suppliers	5%
Regulators/Supervisors	5%

A sustainability issue will be considered material if, as a result of the assessment of its impact, risks and opportunities, it is determined that it meets the criteria for impact materiality, financial materiality or both. With regard to NEIS S3: "Affected Groups": Several positive incidents have been detected which have been evaluated according to their magnitude, scope and probability of occurrence. The following table presents the material IROs, classified according to the criteria defined in NEIS 2:

S3 material IROs: Affected groups	
Subtopic: Economic, social and cultural rights of collectives	
Sub-subtopic	**Material IROs**
Adequate housing	Positive impact through improved access to housing and the granting of loans for the eco-improvement thereof.
Financial education	Positive impact through specific training for each type of group
Other cultural/sports rights	Positive impact through sponsorships and/or partnerships
Social work/sponsorship	Positive impact through collaborations with foundations and non-profit organizations
Contribution through taxes and levies	Positive impact generated by Unicaja on society through taxes and levies
Unicaja's dividend to banking foundation major shareholders	Positive impact generated by Unicaja on society by having banking foundations as main shareholders

The following is the total number of material IROs, broken down at the highest level, based on Dual Materiality analysis, the result of which shows that no negative impact or potential risk has been identified:

S3 material IROs: Affected groups		
Subtopic: Economic, social and cultural rights of collectives		
Sub-subtopic	**Material IROs**	**Description**
Adequate housing	Positive impact of the creation of programs to facilitate access to housing	Unicaja has a positive impact on this aspect through the signing of agreements with government agencies to grant social loans to support young people's access to housing.
Adequate housing	Positive impact through improved conditions for access to housing	Unicaja has a positive impact by offering discounts on mortgages for homes that meet a series of environmental requirements, as well as by granting loans for refurbishing and improving energy efficiency.
Adequate housing	Positive impact of the granting of loans for the ecological improvement of homes	Unicaja makes a positive impact through loans to refurbish housing following ecological criteria, such as energy-efficient home loans for the installation of solar energy panels, condensing boilers, thermal insulation windows, etc.
Adequate housing	A positive impact through lines of financing and support for families, including those related to social housing	Unicaja has a positive impact by offering housing-related financing facilities through the renegotiation of financial conditions, debt restructuring and refinancing, dation in payment and social rental.
Adequate housing	Positive impact from adherence to the Code of Best Practices	Unicaja has a positive impact by adhering to the Code of Best Practices to help mortgage debtors at risk of vulnerability.
Financial education	Positive impact through specific training for each type of group	Unicaja has a positive impact through the Edufinet Project, which develops initiatives, programs, courses and conferences and publications etc. that are related to the operation of the financial system and the promotion of financial culture
Other cultural/sports rights	Positive impact through sponsorships and/or partnerships	Unicaja has a positive impact by collaborating with a number of initiatives, conferences, cultural and sports activities, among others, for the different groups affected.

S3 material IROs: Affected groups		
Subtopic: Economic, social and cultural rights of collectives		
Sub-subtopic	**Material IROs**	**Description**
Social work/sponsorship	Positive impact through collaborations with foundations and non-profit organizations	Unicaja has a positive impact through the promotion of 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") and the inclusion of women in the labor market, female entrepreneurship, etc.
Contribution through taxes and levies	Positive impact generated by Unicaja on society through taxes and levies	As a credit institution, Unicaja assumes a higher tax burden than other types of institutions, due to the higher corporate income tax rate, the impossibility of deducting part of the VAT borne and the temporary taxation of the Bank. It also contributes to the stability of the financial system through levies such as contributions to the Deposit Guarantee Fund and the Single Resolution Fund.
Unicaja's dividend to banking foundation major shareholders	Positive impact generated by Unicaja on society by having banking foundations as main shareholders	As the Unicaja Banking Foundation is Unicaja's main shareholder, a large part of the dividend distributed to its shareholders goes to a non-profit entity whose main purpose is the promotion and development of social, charitable, welfare, educational and cultural works, as its main activity is oriented towards the care and development of social work, as well as the proper management of its shareholding in Unicaja.

These measures not only reflect the Bank's ability to identify the IROs to which the affected groups are exposed, but also its commitment to mitigating these risks and generating positive impact. These activities are integrated into the business model, promoting sustainable and inclusive development in the communities in which the Bank operates.

In line with the dual materiality analysis performed following the guidelines established in NEIS, the Bank concludes that no groups have been identified that could be negatively affected by the Bank's activity. It is also felt that there are no specific groups that are at greater risk of suffering damage due to the Bank's activity.

The assessments carried out with the participation of stakeholders have shown only a positive impact, and therefore no relevant elements representing risks or opportunities for these groups have been detected. The Bank will continue to implement best practices to ensure that its activities continue to have a positive impact on the most vulnerable communities.

3.2.3. Policies and Actions (NEIS S3-1)

Policies related to affected groups (NEIS S3-1)

Unicaja promotes policies designed to address the needs of vulnerable groups, including the elderly, people with disabilities or those at risk of social exclusion. Among other aims, it seeks to promote social, digital and financial inclusion, financial education and support companies and entrepreneurs through microcredits and collaborations with public administrations.

The Bank focuses its geographic scope of action exclusively on Spain, in line with its mission to contribute to the economic and social welfare of the territory in which it operates.

Policy orientation and scope is mainly aimed at the entire value chain.

The following are the internal policies and documents that address the management of material incidents related to these groups, both transversally and focused on specific vulnerable groups as appropriate, according to the following structure:

- Description of the policy: Includes a brief description of the policy and its objectives, a reference to any third-party standards or initiatives that Unicaja has pledged to respect through the application of the policy (where applicable) and any other noteworthy considerations to be taken into account.
- Person responsible for implementation: This is the person ultimately responsible for the implementation of the policy.
- Dissemination: channel and degree of dissemination achieved by the policies.
- A column indicating whether the policy affects all affected groups or not.

Policy	Description	Person responsible for implementation	Dissemination	Aimed at all affected groups
Sustainability Policy	The Unicaja Sustainability Policy seeks to work with others in the transition to a more sustainable economy, promote a positive social impact, improve access to financial services and financial education and pursue greater transparency and responsible governance. It covers social issues of importance to the affected groups.	Board of Directors	Corporate Website	●
The EDUFINET financial education project	A financial education program that aims to increase the economic and financial skills and knowledge of the population, especially aimed at young people and the elderly. This program supports the identified positive impact of specific training for affected groups.	Financial Education Department	Edufinet and Corporate websites	●
Unicaja Group Code of Ethics	The Unicaja Group's Code of Ethics reinforces Unicaja's commitment to a business culture based on upright, professional, honest, transparent conduct. The Code of Ethics establishes clear principles that reject any form of discrimination, harassment or inappropriate conduct, fostering ethical and transparent relations with all stakeholders. It also highlights the existence of accessible communication channels that address all concerns and complaints.	Board of Directors	Corporate Website	●
Code of Best Practices for mortgage debtors at risk of vulnerability, pursuant to Royal Decree 19/2022	The CBP aims to alleviate the burden derived from the payment of mortgage installments borne by those who, in addition to having formalized a mortgage with real estate collateral with one of the entities adhered thereto, meet certain conditions related to the vulnerability of their economic situation. The CBP is regulated through Royal Decree-Law 6/2012 of March 9, 2012, legislation that has been subject to several amendments, the most recent being the enactment of Royal Decree-Law 19/2022 of November 22, 2022.	Board of Directors	Corporate Website	Especially aimed at people whose economic situation is vulnerable.
Dividend policy	The dividend policy is intended to establish a general framework of principles and criteria that will govern the dividend distribution proposals submitted by the Board of Directors for approval by the General Shareholders' Meeting or the resolutions it adopts within the framework of its powers.	Board of Directors	Corporate Website	●
Protocol for the elderly and people with disabilities (under development)				
Sectoral Protocol for rural areas (under development)				

Unicaja's Sustainability Policy includes a series of principles aimed at favoring the development and inclusion of affected groups, ensuring that it has a positive social impact and minimizes possible inequalities. The policy establishes the Bank's commitment to promoting financial, social and digital inclusion, ensuring that everybody, especially those in vulnerable situations, have equal access to financial services, without discrimination and through different physical and digital channels. It also recognizes the importance of financial education as a key tool for improving the economic autonomy of the population, with special attention to the elderly, people with disabilities and inhabitants of rural areas. The policy also addresses access to decent housing, promoting lines of support for social housing and specific measures for particularly vulnerable mortgage holders. Within the framework of its commitment to territorial development, the importance of the agricultural and rural sector is also highlighted, promoting actions that favor the progress of these communities and their economic sustainability. In terms of governance, the policy establishes the principle of dialogue and a balanced relationship with stakeholders, ensuring that the concerns of affected groups are considered in the Bank's strategic development.

Through the Unicaja Sustainability Policy, the Bank demonstrates its commitment to the requirements of the Paris Agreement, the Global Compact Principles, the 2030 Agenda and the Sustainable Development Goals (SDGs). This Policy will be reviewed at least every two years in order to provide an adequate response to new recommendations from supervisors, to any legal requirements that may be approved and to Unicaja's own strategic positioning.

Promoted by Unicaja and the Unicaja Foundation, the **Edufinet Project** also establishes a framework for action focused on financial education as a key tool for social inclusion and economic autonomy. Its strategy prioritizes vulnerable groups, including the elderly, young people, the poor and rural inhabitants, facilitating access to financial knowledge through a range of educational formats. The initiative recognizes the need to adapt training to the specific needs of each group, promoting accessible content and methodologies that facilitate the understanding of essential financial concepts. The project is also aligned with digital inclusion, providing training tools that allow people with less technological training to access and use financial services with greater security and independence. Through agreements with universities and third sector entities, Edufinet promotes continuous and equitable learning, ensuring that financial education not only benefits bank users, but also has an impact on improving the economic and social wellbeing of the most disadvantaged communities.

The **Unicaja Code of Ethics** meanwhile establishes principles that ensure responsible, transparent and inclusive conduct, with equal attention to affected groups and vulnerable consumers. It promotes advertising that ensures clarity, truthfulness and accessibility of information, allowing all customers, especially those in vulnerable situations, to make informed decisions in accordance with their interests. The Code also underlines the importance of active listening and incident management, providing a confidential and secure Whistleblower Channel that is accessible to employees, customers and interested third parties in order to detect and correct possible irregularities that may affect these groups. This mechanism guarantees the protection of the whistleblower and the prohibition of retaliation, consolidating Unicaja's commitment to ethics, fairness and the protection of the rights of the people with whom it interacts. The Code of Ethics is subject to periodic review (at least every two years), ensuring that it is updated and aligned with best practices in transparency and corporate responsibility.

The **Code of Best Practices (CBP)** establishes a series of measures aimed at protecting mortgage holders at risk of vulnerability, ensuring their access to solutions that allow the restructuring of their debts or, ultimately, dation in payment of their normal residence. This regulatory framework applies to individuals with extraordinary difficulties in paying their mortgage loans, guaranteeing their access to financial relief mechanisms. In particular, the CBP prioritizes the protection of especially vulnerable groups, such as families with dependent children, people with disabilities, victims of gender-based violence or trafficking and people over 60 years of age. It also includes measures such as the extension of the repayment period, the temporary reduction of mortgage installments or the conversion to fixed interest rates, allowing greater stability for at-risk debtors.

In the event that these measures are not viable, the CBP establishes the possibility of a partial debt write-off or the dation in payment of the property, ensuring the total cancellation of the debt and offering, in some cases, the option of remaining in the property under a social rental system. The CBP thus reinforces the Bank's commitment to financial inclusion and the protection of affected groups, providing alternatives that facilitate their economic stability and access to decent living conditions.

Finally, with respect to the **Dividend Policy**, it allocates an annual percentage of consolidated net income in excess of 50% in the dividend payment of dividends. A very significant part of this dividend is distributed to non-profit foundations that manage their budget by applying it to these groups, among others. The Policy will be reviewed every two years, unless, due to legal changes, supervisory recommendations or any other circumstance, a specific review is appropriate or required.

It should be stated that Unicaja does not currently have specific policies to prevent and address incidents related to indigenous peoples, as no impact has been identified in this area within the Bank's areas of activity.

Update of policies and projects in 2024

With respect to the action undertaken on the aforementioned policies, Unicaja maintains a firm commitment to sustainable development and the generation of value for its stakeholders. This commitment is reflected in the implementation and constant updating of policies designed to guarantee the wellbeing and satisfaction of the groups affected by the Bank's activity and foster a responsible and transparent relationship with society.

In 2024, Unicaja carried out a review and update of the following policies related to the affected groups:

- **Sustainability Policy:** Updated to align environmental, social and governance (ESG) commitments with current best practices and regulations, reinforcing the positive impact of Unicaja's activity on society and the environment.
- **Dividend policy:** Revised to ensure an appropriate balance between profit distribution to shareholders and reinvestment in initiatives that benefit stakeholders.
- **Code of Ethics:** Updated to reflect the highest ethical standards and adapt to current social expectations, strengthening the framework of integrity, transparency and corporate responsibility.
- **The Edufinet financial education project:** In the case of the elderly, in 2024 a new edition of the financial and digital education workshops for this group was held throughout the year, with a practical face-to-face component. The "Ambassadors Project" was also held for second year as a ten-session online course that focused on promoting the integration and training of senior citizens in rural areas, as well as the second Senior Citizen's Day, designed as an educational and practical day to broaden their knowledge in the economic and financial fields, and to facilitate their transition to the new digital and technological framework. All these initiatives resulted in an outreach to more than 5,000 seniors.

These updates have been carried out to ensure that Unicaja's policies are fully aligned with applicable regulations and respond effectively to the needs and interests of the affected groups.

Nevertheless, there have been no significant policy changes during the reporting year in relation to the affected groups. The revisions and adaptations that have been made have not involved substantial variations in approaches or practices related to collaboration, due diligence and remediation.

Regarding the forms of communication of the actions carried out, all information on existing policies, new policies and/or updating of existing policies is available on Unicaja's corporate website (www.unicajabanco.com). In addition, a mailbox is available as a point of contact for questions or considerations: info@unicaja.es[7].

[7] By way of example, the Bank's website https://www.unicajabanco.com/es contains sections on "Privileged information", "Other relevant information" and "News" available to all users.

For Unicaja staff, all program and policy updates are available on the corporate website (intranet). They also receive notifications via email from Internal Communication with any relevant communication.

Relationship of policies to IROs

The following is a table detailing the relationship between policies aimed at managing IROs of relative importance and the IRO to which it refers:

Policy	Related IROs
Sustainability Policy	▶ Positive impact of the creation of programs to facilitate access to housing ▶ Positive impact through improved conditions for access to housing ▶ Positive impact of the granting of loans for the ecological improvement of homes ▶ A positive impact through lines of financing and support for families, including those related to social housing ▶ Positive impact from adherence to the Code of Best Practices ▶ Positive impact generated by Unicaja on society through taxes and levies ▶ Positive impact through sponsorships and/or partnerships
The EDUFINET financial education project	▶ Positive impact through specific training for each type of group
Unicaja Group Code of Ethics	Although not directly linked to any material impact, the Group's Code of Ethics contributes to the generation of positive impact on the affected groups, promoting inclusive and responsible management and enhancing equality and non-discrimination in its labor practices.
Code of Best Practices for mortgage debtors at risk of vulnerability, pursuant to Royal Decree 19/2022	▶ Positive impact from adherence to the Code of Best Practices
Dividend policy	▶ Positive impact generated by Unicaja on the company because its main shareholder is a banking foundation ▶ Positive impact through collaborations with foundations and non-profit organizations

Commitment to Human Rights

Unicaja is committed to respecting human rights in its relations with employees, customers, shareholders, investors, suppliers and society as a whole, including affected groups, pursuant to the International Bill of Human Rights, the Global Compact, Agenda 2030 and other UN, OECD and ILO principles. It also seeks to foster strategic alliances for the achievement of the SDGs, interpreting and applying labor standards based on the most advanced international standards approved by the UN, the EU, the OECD and the ILO.

In the year ended December 31, 2024, there were no cases of non-compliance or sanctions related to human rights regulations. This demonstrates Unicaja's firm commitment to respecting and promoting human rights both in its own activities and throughout its value chain.

Processes that seek cooperation with affected groups on incident issues (NEIS S3-2)

With regard to the general processes for cooperating with affected groups and their representatives in relation to real and potential incidents affecting them, Unicaja has implemented processes for actively listening to these groups through direct collaboration and their legitimate representatives, such as universities, business associations, NGOs and foundations, which allows it to design and implement activities aligned with the specific needs of such groups.

This cooperation covers all phases of the initiatives, from their planning and design to the implementation and assessment of results, with a frequency that varies according to the nature of each activity, some being recurrent and others adapted to specific needs. As previously mentioned, Unicaja also uses communication channels so that the different groups affected can express their concerns or interests, such as the Whistleblower Channel, *Unicaja Escucha* and the Customer Service Department.

For example, it should be noted that the perspective of vulnerable groups is taken into account when carrying out financial education programs, on the basis that financial education activities are part of Unicaja's social aspect and its sustainability strategy. For two decades, Unicaja's financial education activity has been developed through the Edufinet Project, one of the pioneering financial education programs in Spain. This project has been working to bring financial education closer to society as a whole, with special attention to the most vulnerable or less qualified groups, in order to facilitate sound decision making in the field of economy and finance. It has therefore been carrying out specific activities with these groups, taking into account their demands and needs through dialogue with a view to implementing or improving new actions.

The highest body responsible for approving these initiatives is the Board of Directors, while their execution is the responsibility of operational departments such as the Financial Education Department or the Communication and Image Department, among others.

The Bank evaluates the effectiveness of this cooperation through different methodologies, such as the agreement with the University of Málaga to measure the impact of the Edufinet Project and the monitoring of results in relation to access to adequate housing. In addition to responding to the needs of the affected groups, these actions ensure that their perspectives are the basis for the design of initiatives, promoting continuous improvement and a positive impact on the communities in which the Bank operates.

With regard to the measures taken to learn about the perspectives of the vulnerable communities affected, Unicaja mainly undertakes its actions aimed at creating a positive impact in the territories where it has a strong historical presence, many of which are in rural environments and have a high percentage of elderly people. This territorial approach allows the Bank to maintain a close connection with the affected groups, including those that are particularly vulnerable or marginalized, such as young people, the elderly and rural inhabitants.

Unicaja's initiatives are based on commercial criteria balanced with the positive impact on the community and return on image for the Bank. Most of the requests and proposals come from the Commercial Area, Territorial Divisions and Companies, as well as from social agents and relevant local institutions, which allows the Bank to directly address local needs and strengthen links with the affected groups.

Although many of the small actions effected do not use formal tools such as surveys or specific communication channels, the experience accumulated by the Bank's professionals and their in-depth knowledge of the territory act as key indicators to evaluate the level of satisfaction, commercial impact and return on image. This adaptive and proximity-based approach enables Unicaja to address the perspectives and needs of the groups in an effective manner, reinforcing its commitment to sustainability and local development.

The Bank maintains its commitment to the affected communities or groups, ensuring continuous support and active collaboration. This process seeks to meet the needs and expectations of the affected groups, continuously reviewing and improving it to ensure its effectiveness and relevance.

Processes for remedying negative incidents and channels for affected groups to express their concerns. (NEIS S3-3)

As reflected in the dual materiality analysis performed by Unicaja, currently no material negative impact has been identified in relation to the affected groups. Nevertheless, the Bank has a preventive approach and various communication channels so that affected groups can express their concerns, thus avoiding possible future negative incidents.

Communication and response channels

Unicaja makes available multiple accessible and confidential channels to the affected groups, among which the following are noteworthy:

- Whistleblower Channel[8]
- Corporate website
- Social media
- Emails
- Telephone service

Collaboration and optimization of channels

Unicaja reinforces its commitment to vulnerable groups through alliances with public and private organizations, optimizing communication and adapting its initiatives to specific social needs. Collaboration with NGOs allows us to generate value in their joint actions, while tools such as the Net Promoter Score and the *Unicaja Escucha* program facilitate the collection and analysis of the concerns of affected groups, guaranteeing continuous improvement in response mechanisms.

Effectiveness monitoring and evaluation

Unicaja constantly monitors and evaluates the effectiveness of its activities to prevent and redress possible negative incidents, and the management of its communication channels. In the case of the Edufinet financial education project, monitoring includes general and specific reviews for vulnerable groups, which are a priority in the Bank's sustainability initiatives. This monitoring is essential for designing new actions and improving existing initiatives. The Edufinet program assesses the effectiveness of its programs through an agreement with the University of Málaga. This assessment makes it possible to identify areas for improvement and to ensure that financial education activities meet the objective of increasing the financial autonomy and wellbeing of the most vulnerable groups.

In addition, the Whistleblower Channel, managed by the Regulatory Compliance Department, allows vulnerable groups and other stakeholders to express their concerns in an accessible and confidential manner. Communications received through this channel are recorded, analyzed and investigated, when appropriate, with full respect for the confidentiality of the informant and the persons mentioned, in compliance with the provisions of Law 2/2023. Each case is documented and responses are provided within a maximum of three months, a period which may be extended in cases of particular complexity.

The effectiveness of the Whistleblower Channel is evaluated through a recording system that documents all actions taken, allowing corrective measures to be implemented when necessary and ensuring continuous improvement of the process. This approach ensures that the channel is not only accessible and safe, but also an effective tool for resolving conflicts, reinforcing corporate ethics and proactively addressing the needs of vulnerable groups.

[8] The operation of the Whistleblower Channel is described in detail in Section 4.1.3 "Policies and Actions related to Business Conduct" (NEIS G1)

For other available communication channels, satisfaction surveys are conducted after their use and retaliation protection policies are also applied to those who report them, as established in the internal policy in compliance with Law 2/2023.

The Bank confirms the availability of robust channels to enable communication with affected groups. This approach ensures that Unicaja is able to address the needs and concerns of the affected communities, contributing more than 5,000 euros to the cause.

Adoption of measures related to the impacts of relative importance on the affected groups. (NEIS S3-4)

Unicaja develops a series of general initiatives aimed at improving access to and quality of financial services for vulnerable groups, thus contributing to their economic and social wellbeing. These actions include specific measures to guarantee preferential treatment adapted to their needs, including extending the opening hours of cashier services and improving the accessibility of customer service channels. In this regard, the Bank offers special conditions to customers over 75 years of age through *Plan Cero*, providing specific benefits in financial products and services.

In addition, mandatory training has been established for the staff of the commercial network, with the aim of ensuring adequate treatment adapted to the needs of these groups. In the area of personalized attention, Unicaja provides access to a direct contact person and preferential telephone attention at no additional cost. The Bank is also working on the adaptation and accessibility of its communication and operational channels, guaranteeing a simple and functional experience for all users. In rural areas, Unicaja continues to expand the coverage of its financial services, reinforcing its presence in areas with less access to banking infrastructure. In addition, training in financial education is positioned as one of the key tools for improving autonomy and informed decision making among these groups.

Unicaja also collaborates in a variety of initiatives in different regions of Spain, promoting economic and social development in its areas of influence and directly benefiting the affected groups. Some of these actions include:

- People living in rural areas: participation in the 7th Rural Pride Conference, which focus on adaptation to climate change in rural environments.
- Economically vulnerable people (young people and families with limited resources): collaboration with the University of Málaga in Economics and Finance training activities for young university students.
- People with special needs: support for fundraising initiatives for entities such as the Salamanca Down Syndrome Association and the Toledo Paraplegic Hospital.
- Senior citizens: the promotion of the Edufinet Financial Education Project, with the aim of fostering this group's financial and digital inclusion.

More specifically, Unicaja carries out a series of actions aimed at generating positive impact for these groups, without having identified any negative impact that requires prevention or mitigation measures. These initiatives, developed exclusively in Spain, are aimed at the final stage of the value chain, directly benefiting the end user.

Throughout 2024, the Bank promoted various actions aimed at social and financial inclusion, as well as improving the quality of life of these groups. Although no time horizon has been established for the completion of these initiatives, their implementation responds to Unicaja's commitment to maximize their positive impact on the environment. These actions do not stem from specific negative incidences, risks or opportunities, but rather seek to reinforce the Bank's role as an agent of positive social change.

Among the main initiatives carried out, the following should be highlighted:

- The Edufinet financial education project.
- Tax contribution.

- Dividends destined to foundations.
- Actions to ensure adequate housing and other collaborations with non-profit organizations and foundations.

These actions not only serve to respond to the needs of the affected communities, but also foster an active and ongoing cooperation that guides decision-making in favor of this group. These collaborations are mainly carried out directly with the affected communities, but also through collaborating entities and, with the exception of the tax contribution and dividends to foundations, they do not have a predetermined frequency. With respect to the approval body, most initiatives need to be definitively approved by the Board of Directors.

Within this context, each of the initiatives is detailed below:

- The EDUFINET financial education project

The Group, mainly through Unicaja, in cooperation with the Unicaja Foundation and other public and private entities, has been developing financial education programs for nearly two decades, since 2005, through the Edufinet Project, with the aim of increasing the economic and financial skills and knowledge of the population and promoting financial literacy.

All of this is undertaken through courses and conferences, publications, and various thematic projects. They are summarized below:

The Edufinet Project	Description	Website
eduFInet Proyecto de Educación Financiera desde 2005	This is a financial services tool that aims to enable citizens to acquire the knowledge that will allow them to make basic financial decisions based on the use of objective criteria, in a conscious and informed manner.	https://edufinet.com/
edufineXt Educación Financiera para jóvenes	Financial education website for young people, part of the Edufinet project.	https://edufinext.edufinet.com/
eduFITECH Microsite de nuevas tecnologías aplicadas a las finanzas de Edufinet	Website with specific financial content related to new technologies and digital transformation applied to finance.	https://edufiemp.edufinet.com/
eduFIagro	This is a platform belonging to Edufinet which gives greater importance to financial education within the agricultural sector.	https://edufiagro.edufinet.com/
eduFIemp PORTAL DE EDUCACIÓN FINANCIERA PARA EMPRESARIOS Y EMPRENDEDORES	Financial education website for businesspeople and entrepreneurs.	https://edufiemp.edufinet.com/
eduFIBlog Blog de Edufinet	Edufinet blog where financial articles are shared.	https://blog.edufinet.com/
EdufiSport	A line of action within Edufinet which focuses on the financial education of professional athletes and in connection with sports in general.	https://edufisport.edufinet.com/
eduFIAcademics	A space for technical knowledge at the service of financial education.	https://edufiacademics.edufinet.com/

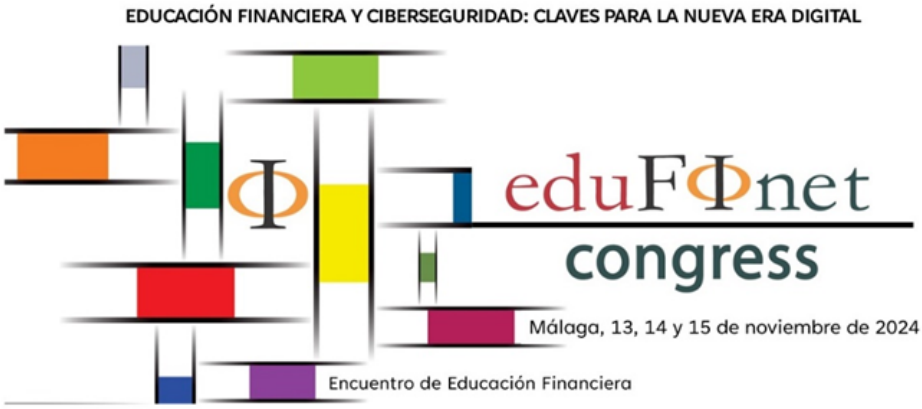
The Edufinet Project, one of the pioneering financial education programs in Spain, is part of Unicaja's social commitment and sustainability strategy. It has numerous cooperation agreements with universities throughout Spain, including entities such as the International University of Andalusia and the University of Salamanca:

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).

The Funcas Financial Education Stimulus Program agreement with Funcas (Funcas Educa) was renewed for another year. New collaboration agreements were also signed in 2024 to continue promoting financial education with the Academy of Social Sciences and the Environment of Andalusia and with SECOT (Spanish Seniors for Technical Cooperation), the latter in collaboration with Funcas Educa, and work was underway to expand the number of Edufinet cooperation agreements.

Since its launch, Edufinet Project websites have hosted more than 11 million sessions, with visits from some 180 countries and more than 20 million page views. Meanwhile, more than 300,000 people have participated in courses and seminars since their inception. Finally, in the publications section, the Edufinet Project has published 30 works.

The 7th Financial Education Congress "Financial education and cybersecurity: keys for the new digital era", which has had nearly 40 speakers who have participated in 13 sessions and five symposia. It has had more than 12,000 views through its website and social media, as this year it was held only online due to the weather alert for heavy rainfall in Málaga, the city where this meeting was to take place in person. The event was supported by Funcas Educa.



In 2024, a financial education play was held, which had four performances in total with the Compañía de Blanca Marsillach and the support of Funcas Educa. The play, entitled *Las Cosas Fáciles* ("The Easy Things"), was aimed at the elderly, the aim of which was to give visibility to the relationship of the elderly with technology and finance and promote training to ensure their autonomy in the management of personal finances and raise their awareness and the proper management of cybersecurity and the risks existing in the digital environment. More than 750 senior citizens attended the play on December 12 and 13, 2024.

Edufinet again took part in Financial Education Day, with a varied program during the week under the title "Digital Finance: Learn, Innovate, Advance", including its recurrent activity of conferences and dissemination from its blog, as well as through audiovisual content on social networks and podcast platforms. Within this framework, a specific day on cybersecurity was held for high school students, and the presentation of ATM simulators and banking app that Edufinet has developed to promote financial and digital inclusion, especially for the elderly.

The annual Edufinet Project launch meeting was also held, at which the financial education activities carried out during the past year were presented, while the new plan of activities planned for 2024-2025 was also advanced. It is worth mentioning the attendance at this meeting of representatives of the supervisory authorities, specifically the Bank of Spain and the National Securities Market Commission (CNMV).

It also again participated in Global Money Week, a worldwide initiative promoted by the OECD aimed at young people, held for the 12th time in 2024, under the slogan "Protect your money, secure your future". In this regard, it held a specific conference on cybersecurity at the Edufinet Financial Education Center in Málaga with further online broadcasting, as well as a program of short videos and webinars on its social media and on its website on topics such as the prevention of cybercrime, security in the digital environment or the use of cryptocurrencies and their risks.

2024 was also the first year of the Edufinet Financial Education Center in Salamanca after its inauguration in December 2023, in which training and dissemination initiatives on economic and financial issues were carried out with children and young people. Activities took place through talks and access to an exhibition on basic concepts, economic and financial curiosities, and cybersecurity tips, an extensive timeline reflecting the historical evolution of money, an area of interactive financial games developed by Edufinet and equipped with tablets for access to them and other educational resources on the web, as well as a training classroom.

It is also worth highlighting the development in 2024 of the initiatives that the Edufinet Project provides on a recurring basis for different groups. The 16th Financial Education Workshop for Young People and the 16th Financial Olympiad (associated contest for the practical application of knowledge) were therefore launched, in a mixed face-to-face and online format, after the end of the previous event in March and May 2024. These seminars look to bring the financial world closer to high 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. The 8th Financial Education Workshops were also started, specifically for students of Higher Level Training Cycles, in line with the Workshops for young people, after the end of the previous event in the first part of the year.

The fourth "EdufiKids" Financial Education Workshops for children were also launched, following the conclusion of the third such event in the first months of 2024.

In relation to the elderly, the 3rd Conference on Financial and Digital Education for this group was held in association with various institutions, as well as the 2nd "Ambassadors" Project and the 2nd Senior Citizens' Day, an educational and practical day for financial and digital inclusion. More than 5,000 people have been reached through sessions of this kind. The Senior Days continued their training through a two-hour session in which concepts of relevance to seniors such as sustainability, types of accounts, types of cards, digital banking and security were addressed. This was a training program that maintained its practical component, including a practical session with an ATM simulator and banking app on tablets provided by the trainers. These are simulators developed by the Edufinet Project with the collaboration of Funcas Educa.



"Test ATM" simulator

For the second year, the "Ambassadors Project" continued its activity aimed at adults and senior citizens as a ten-session online course for the insertion and training of senior citizens in rural areas, in association with the Puntos Vuela network 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 and comprehensive practices. In total, more than 250 people enrolled in the course.

They will also have 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 and in association with the Edufinet Project, the ambassadors completed the online course described above with the aim of enabling them to transmit the knowledge and skills required by the elderly.

For the second year in a row, this educational and practical training day for seniors was held on Senior Citizens' Day, where they could learn more about issues related to the management of their finances in digital format, sustainable finances, the prevention and detection of cyber fraud and cybersecurity. The event was organized by the Edufinet team and agents of the National Police. It was supported by Funcas Educa and with the collaboration of the Puntos Vuela of the Junta de Andalucía.

Among other activities undertaken in 2024, it is worth mentioning a series of financial education seminars for athletes, in association with the Sports Journalists Association of Málaga and Funcas Educa. The aim of this conference was 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. In 2024, two symposia were held within this cycle, in addition to the three held in 2023.

In 2024, the Edufinet Project also took part in the 13th SRI (Socially Responsible Investment) Week, among other activities, as well as in various radio programs and initiatives organized by different media to spread information on finance and financial education.

Also in 2024, an agreement reached with the University of Málaga was implemented to measure the effectiveness of the financial education programs of the Edufinet Project, in collaboration with Funcas Educa.

Throughout 2024, the Edufinet Project produced and disseminated 870 publications, videos and podcasts. Of this amount, 56 were informative and academic articles, 380 podcasts published on podcast platforms and 434 videos, of which 376 were short daily training videos on social networks and 58 webinars (long training videos and EdufiWebinar) on financial education and also on sustainability on the occasion of the celebration of important international days, of which 19 were live broadcasts.

Of all the articles published in 2024, more than 38 were informative articles related to economics, finance and sustainability, published on the Edufinet blog (EdufiBlog), and more than 18 were 14 academic articles related to financial education, published on the EdufiAcademics website.

In 2024, the Bank continued to run its "EdufiWebinars", a series of live financial education webinars lasting approximately five to ten minutes, in which various topics from the financial world were 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.
- July 6: International Cooperative Day.
- September 18: International Equal Pay Day.
- From September 18 to October 8: European Sustainable Development Week.
- October 24: International Day Against Climate Change.
- October 31: World Savings Day.
- December 4: International Banking Day.

In 2024, we worked on the new edition of several publications such as the 7th edition of the Financial Guide and the proceedings book of the 6th Edufinet Financial Education Congress, under the title "Financial education in a context of transition towards sustainability".

Edufinet Project's social media activity reached 9.52 million views and reproductions of audiovisual training content on its social networks and podcast platforms in 2024, with 75,601 followers. This is an activity that recorded significant growth in 2024, with more than 9 million views in 2024 compared to 185,940 in 2023 and with the acquisition of 70,000 new followers and subscribers in a single year. This data highlights the importance and regularity of the training work through these channels, especially through the daily short video format, with the aim of bringing information and economic and financial issues to the public in a varied, entertaining, educational, simple and continuous way, with special emphasis on cybersecurity and cyberfraud prevention actions. These figures mean that by 2024, each minute of content had been played an average of 18 times in more than 50 countries and translated into some 50 languages, adding weight to Edufinet's global impact.

In relation to its web activity in 2024, Edufinet recorded 187,388 visits to its websites throughout the year. It also initiated and advanced work on technical and content improvements.

As far as training sessions are concerned, 30,250 people were beneficiaries of Edufinet Project training sessions during 2024 through 662 training sessions, which amounted to nearly 900 hours of training. The beneficiaries of the workshops came from:

- Elementary schools: 831.
- High schools (including technical colleges): 13,221.
- Seniors: 5,164.
- Special needs: 17.
- University students: 300.
- All audiences: 10,717.

Edufinet 2024 project results

Students		Training hours	Training sessions
Children and young people	Adults/seniors/university students Businesspeople/entrepreneurs		
14,052	16,198	879	652

The Unicaja 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 received various awards in 2024, including the Finance for All 2024 Award, granted by the Financial Education Plan (promoted by the Bank of Spain, the National Securities Market Commission and the Ministry of Economy, Trade and Enterprise), in the category of best financial education initiative developed by non-collaborators, for its Financial Education Ambassadors Project for seniors.



Photo: Edufinet "Finances for All" award ceremony

It also received three CECA Financial Education Awards during the presentation of the CECA Social Work and Financial Education Awards 2023, which took place in December 2024, in different subcategories, recognizing Edufinet's work in promoting and fostering financial education and inclusion: Special Jury Prize in Financial Education for the Financial Education Center in Salamanca, First Prize in the Seniors 65+ section for the Conference for Seniors and the Ambassadors Project and Second Prize in the Adults section for Short Financial Education Videos.

It should also be noted that Edufinet was a finalist in the Vuela 2024 Awards granted by Puntos Vuela (an initiative promoted by the Junta de Andalucía regional government) in the "Most inspiring private collaboration" category.

► Tax contribution

In 2024, Unicaja underlined its commitment to the communities in which it operates by demonstrating fiscally responsible management through the payment of taxes and social contributions. This commitment not only sustains public finances but also contributes to improving the conditions of the most vulnerable groups. The Unicaja Group's total tax contribution in 2024 amounted to 336,803 thousand euros (460,740 thousand euros in 2023), including input taxes, social contributions and contributions to guarantee instruments. The Group thus consolidated its role as a transforming agent in society.

The Unicaja Group's tax contribution

	Unicaja Group 2024	Unicaja Group 2023
Input taxes, contributions and contributions to guarantee and resolution instruments	336,803	460,740
Taxes incurred	332,447	325,301
Refunded corporate tax (1)	-142,371	-73,313
Corporate Income Tax deferred payments	129,224	79,834
Value Added Tax incurred and not deducted	55,612	53,671
Real Estate Tax	7,823	9,801
Tax on deposits in credit institutions (IDEC)	21,352	24,596
Monetizable DTAs equity benefit	23,735	23,359
Temporary lien credit institutions	88,251	63,844
Tax on Economic Activities	6,612	6,386
Social Security at the Company's expense	107,769	101,600
Other taxes and fees (ITPAJD, other local taxes, etc.)	34,440	35,523
Contributions and contributions to guarantee and resolution instruments	4,356	135,439
Deposit Guarantee Fund (2)	410	88,275
Single Resolution Fund contribution (3)	-	42,619
CNMV, FROB and ECB fees (3)	3,946	4,545

(1) With respect to the corporate income tax refund, the increase in this amount is due to the fact that in 2024, the AEAT Spanish Tax Office refunded income tax for 2022 to the Bank in January, while in 2023 the refund was in December.

(2) With respect to the contribution to the Deposit Guarantee Fund, the decrease is due to the fact that the required volume had already been reached almost in its entirety after the contributions of the financial institutions in 2023.

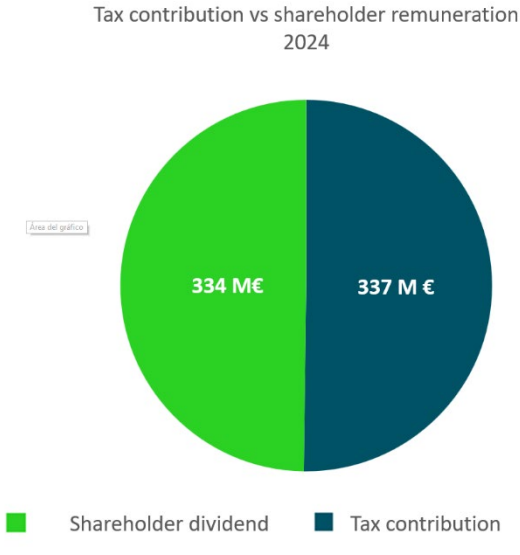
(3) In 2024, no contribution to the Single Resolution Fund was required as the required volume had been reached. The Company was consequently required to pay the Fund for Orderly Bank Restructuring (FROB) tax.

In 2024, income tax expense amounted to 242,953 thousand euros (104,037 thousand euros in 2023), of which 0.7% of the total tax payable was contributed to social action programs (referred to as *Empresa Solidaria* – "Caring Company"). This gesture also contributed to the achievement of the SDGs and strengthens the Bank's role as a company involved in the implementation of more sustainable policies.

The commitment to disadvantaged groups was structured both directly, through participation in social programs, and indirectly, through the support of initiatives promoted by representative organizations. The frequency of this commitment was continuous and was achieved in each fiscal year through strategic planning aligned with the bank's social and economic objectives.

The Bank's Board of Directors, supported and advised within the scope of its competencies by the Regulatory Audit and Compliance Committee and, subject to the supervision of Unicaja's Finance and Risk Management, assumed operational responsibility for ensuring compliance with tax obligations
In 2024, 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 2023.

The tax contribution of the Bank to the remuneration that the shareholder received from the Bank is shown below. This gives a ratio of 0.98, i.e. for every euro received by the shareholder, €0.98 was contributed (in 2013 this ratio amounted to 3.49).



image

With respect to shareholder dividends, the proposed distribution of the 2024 profit includes an active dividend of 154,153 thousand euros, which represents an accumulated dividend of 0.1338 per share, of which 154,153 thousand euros correspond to an interim dividend agreed by the Board of Directors on November 29, 2024, in the amount of 0.06 euros per share, paid on December 19, 2024.

As far as the GRI 207-4 Country-by-Country Reporting requirement is concerned, Unicaja only operates in Spain.

► Dividend to Banking Foundation shareholders

As a substantial part of the dividend distributed by Unicaja is received by the Bank's shareholder banking foundations, it is possible to channel its environmental and social commitment and the interests of the affected groups through the social work carried out by these shareholders.

Dividends paid in the current fiscal year 2024 were as follows:

- On February 29, 2024, the Board of Directors of Unicaja Group, S.A. included a dividend distribution of 132,004 thousand euros (272,562 thousand euros in 2023) in the proposed distribution of profit for 2023 (this amount was subsequently approved by the shareholders at the General Shareholders' Meeting held on April 5, 2024 and paid on April 19, 2024). 51,433 thousand euros corresponded to dividends to the Bank's shareholder banking foundations.
- The proposed distribution of the 2024 profit includes an active dividend of 344,002 thousand euros, of which 154,153 thousand euros correspond to an interim dividend agreed by the Board of Directors on November 29, 2024. Of the total interim dividend paid, 61,539 thousand euros correspond to shareholder banking foundations.

The Bank's shareholder banking foundations undertake social work focused on education, the promotion of culture and sports, environmental protection, the reduction of social inequalities, the promotion of equal opportunities and the support of vulnerable groups. These foundations collaborate directly with third sector organizations, NGOs, universities, public administrations and legitimate representatives of affected groups, designing and implementing initiatives in the areas described above. These activities are carried out on an ongoing basis, with their impact evaluated periodically, thus ensuring continuous improvement for the benefit of the most disadvantaged groups.

As of December 31, 2024, Unicaja's shareholding banking foundations held the following percentage of its capital stock:

Fundación Bancaria Unicaja	% of equity interest	2024 dividend[9]
Fundación Unicaja	31.22%	107,385
Fundación Cajastur	6.89%	23,700
Fundación Caja Cantabria	1.04%	3,579
Fundación Caja Extremadura	0.74%	2,547
Total	**39.89%**	**137,211**

The foundations, which receive the dividend corresponding to their participation in the Bank, are the channelers of these resources to effective projects. Impact assessment includes participation, outreach and results metrics, documented in their annual reports. This commitment ensures that the dividend contributes to the stakeholders' social development and sustainability.[10]

► Commitment to access to adequate housing

Unicaja has strengthened its commitment to vulnerable groups through specific actions that guarantee access to adequate housing. Among such actions, the agreements signed with the Autonomous Communities of Madrid, Castilla León and Andalusia, which allow young people access to social mortgages with advantageous conditions, are particularly noteworthy. Under these agreements, the regional governments assume the guarantee of financing that exceeds 80% of the reference value of the home (the lower of the appraised value and the purchase price), thus facilitating access to home ownership.

In addition, the Bank has demonstrated its support to families in vulnerable situations through the renegotiation of financial conditions, debt restructuring and refinancing, dation in payment and social renting. These measures benefited 2,465 families in 2024 and 2,300 in 2023, consolidated as an effective response to the needs derived from economic difficulties.

Unicaja also participates in the Social Housing Fund (SHF), and in rentals to families at risk of social exclusion, providing 632 properties for social rental with affordable rents between the two programs, adjusted to the income of the tenants.

[9] As reported in Note 3.1 "Distribution of the Parent Company's profit of the consolidated financial statements", a proposal was made for the distribution of the 2024 profit, which included an active dividend of 344,002,000 euros, of which 154,153,000 euros corresponded to an interim dividend agreed by the Board of Directors on November 29, 2024

[10] For more information on the projects and initiatives promoted by the banking foundations that receive dividends from Unicaja, please visit their web pages:

https://www.fundacionunicaja.com/
https://www.fundacioncajastur.es/
https://fundacioncajacantabria.es/
https://www.fundacioncajaextremadura.com

The contributions by Unicaja to the Social Housing Funds comprises 375 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 2024, 79.46% of the social housing fund's housing units had been admitted for rent (75.16% in 2023).

The Bank also adheres to the Codes of Best Practices that aim to alleviate the financial burden of mortgage debtors at risk of vulnerability.

All these actions are developed to ensure accountability and transparency, with results monitored on a regular basis. The control of social housing is supervised by the Reclamation Department, reinforcing its commitment to improving the living conditions of the communities in which it operates.

► Rural development, education and financial accessibility initiatives

The Bank has also implemented a wide range of initiatives that seek to generate positive impact for the affected groups, taking into account the needs of the communities in which it operates. The following actions were specifically aimed at these groups in 2024:

- In the area of rural development, the Bank promoted activities that foster progress in rural areas, improving the quality of life of their inhabitants. In line with this commitment and based on the taxonomic review of the business with a social component, the Bank has incorporated the advance payment to farmers and livestock breeders of investment aid approved in the Rural Development Programs as an ESG activity.

- Unicaja has strengthened its support for vulnerable groups as part of its access to housing initiatives. The ICO First Home Line began to be marketed at the end of October 2024, aimed at financing the first home for young people and families with dependent children. As part of its ongoing taxonomic review, the Bank has also incorporated *Hipotecas Jóvenes* ("Young Mortgages") as financing with a social component, offering favorable conditions to people under 35 years of age with an interest rate 0.05 percentage points lower than that of standard mortgage products. Through this initiative, access to housing has been facilitated for more than 1,000 young people throughout the country.

- In the educational area, Unicaja has worked to promote the financial inclusion of the most vulnerable groups. At the end of June 2024, it signed an agreement with the University of Granada to offer 0% interest financing for university tuition fees, in order to promote access to higher education as a path to integration within the labor market. Thanks to this initiative, 161 students were helped to access education in 2024 without financial outlay.

In addition, the Bank maintains its commitment to support people with disabilities, collaborating in fundraising initiatives and promoting the inclusion of this group. Through the Edufinet project, Unicaja promotes the financial inclusion of elderly people, helping them to overcome technological barriers in their access to banking services.

Among these initiatives, which seek positive results for the affected groups, are the free loaning of spaces such as meeting rooms to non-governmental organizations and non-profit associations. Charities and other organizations such as Manos Unidas, Caritas, Aspace and Aviva have used these spaces to promote solidarity activities for the benefit of economically vulnerable and disabled people.

Unicaja also sponsors events with a greater impact, such as the Adapted Sella River Descent and the Valladolid International Film Festival, which promote cultural and social development in their areas of influence.

In 2024, Unicaja was not notified of any serious human rights issues or cases related to the affected groups. In this way, the Bank seeks to reaffirm its commitment to the protection of fundamental rights, with mechanisms in place to address possible situations of vulnerability.

► Other actions and processes of collaboration with affected groups

Unicaja actively collaborates with the most vulnerable groups through its participation with foundations and non-profit organizations. In 2024, the Bank continued to support cultural, educational, sports and social organizations in regions including Andalusia, Asturias, Cantabria, Castilla La Mancha, Castilla León and Extremadura. This commitment is embodied in sponsorships as well as financial contributions and in-kind collaborations.

Among 2024's most notable collaborations was the recent association with the Real Madrid Foundation, among others. In addition to these initiatives, the Group supports sport, especially grassroots and women's sports, promoting the values of equality and self-improvement.

Cultural and social activities are also carried out to strengthen community cohesion. The Bank performs a rigorous analysis of each collaboration request to ensure that there are no conflicts of interest and that independent criteria are maintained in its assessment.

In 2024, Unicaja allocated a total of 1,716 thousand euros to various activities aimed at generating a positive social impact, including initiatives aimed especially at affected groups. This commitment evidences the sustainable and tangible impact that the Bank produces through its connection with the territory and its support to transformative activities

Resources allocated to manage material incidents

Unicaja allocates financial and human resources to manage the material incidents related to the affected groups and ensure that its actions generate a positive social impact. In terms of human resources, the Bank has several strategic departments involved in the planning, execution and supervision of these activities.

The Financial Education Department leads programs aimed at the financial inclusion of vulnerable groups. 88 people worked with the Edufinet Project as it undertook financial education activities in 2024, of which 36 were Unicaja employees (40.9% of the total) and 52 people were external collaborators.

The 36 Unicaja employees came from 15 departments and 16 branches of the Bank, while three of them were from two subsidiaries of the Unicaja Group. Of these 36 Unicaja employees, 80.5% gave financial education seminars as volunteers, 30.5% carried out other types of activities (recurrent activities such as articles or occasional activities such as participation in the Edufinet financial education congress) and 11.1% of employees undertook more than one type of activity.

44.3% of those who worked with Edufinet gave training seminars, 62.5% carried out other types of activities (articles or occasional participation in the aforementioned Congress), and 6.8% undertook more than one type of activity, while the Communication and Image Department and the Stakeholder Relations Department coordinated social activities and cooperation with non-profit organizations.

Concurrently, the Real Estate Department manages access to housing initiatives, while the Regulatory Compliance and Customer Service Departments guarantee the operation of the communication channels and the Whistleblower Channel, ensuring a framework of confidentiality and accessibility for the expression of concerns and suggestions.

In financial terms, Unicaja allocates resources to the undertaking of these activities, ensuring the availability of funds for their development and continuity. These resources include specific financing for social and financial inclusion, support to facilitate access to housing and education, as well as lines of credit with social impact aimed at strategic sectors. As previously mentioned, Unicaja allocated a total of 1,716,423 euros in 2024 to activities focused on generating a positive impact on the affected groups. The Bank continuously monitors the allocation and effectiveness of these resources, ensuring that the initiatives are developed in accordance with the strategic objectives and contribute in a sustainable manner to the wellbeing of the affected groups.

Through its commitment to sustainability and the wellbeing of the affected groups, Unicaja adopts a preventive approach to avoid negative incidents through risk management mechanisms and accessible communication channels. Despite not having identified any material negative impact, the Bank continues to promote programs and lines of financing with social impact, reinforcing its contribution to financial inclusion, access to housing and support for strategic sectors. In 2024, the Bank continued to expand its efforts in these areas and consolidate its strategy of continuous improvement through the taxonomic review of its activity, ensuring the alignment of its initiatives with ESG criteria and the needs of the affected groups.

As mentioned above, as part of its commitment to access to housing for vulnerable groups, Unicaja is involved in the Social Housing Fund (SHF) and in rentals to families at risk of social exclusion, providing 632 properties between both programs for social rental with affordable rents that are adjusted to the income of the tenants. This represents an opportunity cost to the Bank, which forgoes greater income from renting or operating these properties in order to favor access to decent housing for the most economically vulnerable groups. To carry out this task, Unicaja also assigns human resources to manage these rentals.

In relation to the information requirements of the NEIS related to the Environment (E1 to E5), Unicaja has highlighted positive impact aligned with NEIS E1-9, related to climate change. The Bank promotes the ecological improvement of homes through the granting of the Efficient Home Loan, a financial product created to facilitate the financing of home improvements aimed at improving energy efficiency.

The *Hipotecas Oxigeno Bonificadas* similarly offer financing for homes with high energy efficiency (energy rating type A and B), offering a bonus in the financial conditions in such circumstances, with a minimum term of 10 years and a maximum of 30 years. People with low incomes can therefore have easier access to more environmentally friendly and efficient housing.

The following are the partnership or sponsorship actions carried out by Unicaja, following the requirement GRI 413-1 “Operations with local community participation, impact evaluations and development programs”.

Promoting sport as a tool for social inclusion

Unicaja sees sport as an engine of social development, welfare and community cohesion, in line with its commitment to sustainability and improving people's quality of life. Sport not only contributes to physical and mental health, but also promotes values such as effort, self-improvement and teamwork, especially benefiting groups in vulnerable situations or at risk of exclusion.

In this regard, the Bank promotes and sponsors various sports activities as part of its strategy to support society. Although these initiatives are not specifically aimed at affected groups, their impact transcends the sports field, promoting healthy lifestyles and favoring social integration in different population groups.

The following are the main sports activities in which Unicaja actively participates, reflecting its commitment to the wellbeing of the community and the promotion of a healthy lifestyle.

- Unicaja Basketball

Through this sponsorship, the Bank has positioned itself as one of the most recognized brands in the world of sport, associating with the well-known values of this sport.

In addition, it consistently upholds the message of proximity and commitment to the territory, both of which are closely associated with the Bank's values.

Thanks to this sponsorship and through the club, we support sports schools and social initiatives in the region.

► Real Madrid C.F.

Real Madrid is the most successful club in the history of soccer. Brand Finance, an independent strategy consultancy, ranks Real Madrid as the most valuable and strongest soccer brand in the world, with a valuation of $1.805 billion and over 600 million followers worldwide.



Unicaja sponsors the Club, ensuring a presence in the men's and women's soccer and basketball sections. In the case of the women's soccer section, Unicaja is a founding sponsor, thus reinforcing its support for women's sport.

This sponsorship has the following aims:

- Improving brand positioning thanks to the association with the club's values, which are in line with those of the Bank, especially those related to effort, self-improvement and teamwork.
- Increasing the acquisition of new clients and strengthening business with existing ones, through a differential value proposition thanks to the assets derived from the considerations of the agreement.

► Club Voleibol Unicaja Costa de Almería

The oldest and most successful team in Spanish men's volleyball is supported by Unicaja. Together with Moisés Ruiz, a former coach, a group of students founded the club in 1986. Just three years later, it achieved promotion to the highest national category. It has won more than 30 trophies between its national titles and international achievements, including 12 Superligas, 11 Copas del Rey and seven Supercopas.

At its home games, the club works to give visibility to the work done by different non-profit groups in different fields. In recent years, Unicaja Costa de Almería has worked with different organizations to highlight the importance of mental health and to carry out research projects on muscular dystrophy visible, among other initiatives.

Sport is part of Unicaja's philosophy and identity. It is seen as transmitting a set of essential values, such as the spirit of self-improvement, effort, teamwork and, especially, a healthy lifestyle.

► Sierra Nevada

Unicaja maintains its association as official sponsor of the Sierra Nevada ski and mountain resort. Within the framework of its sustainability policy, Unicaja has strengthened its commitment to the respect and conservation of the environment through this agreement, taking into account the nature of Sierra Nevada as a protected natural area and biosphere reserve. It therefore contributes to the development of actions related to the protection of this natural environment and people's enjoyment of it.

The Sierra Nevada ski and mountain resort is one of the most visited and important in Spain. Located in a privileged enclave where the protected status of Natural and National Park coexist, it is a point of reference in tourism management and socioeconomic development, permanently preserving the sustainability, protection and conservation of its environment. The activity of the resort is not limited to the winter, as it remains open during the summer months through an alternative leisure offer, which generates employment and wealth throughout the year. Its summer program offers astro-tourism initiatives, ecotourism, hiking, sports events in nature, cultural events and the continuous use of the ski lifts.

The Bank's commitment includes the sponsorship of sporting events of special relevance, activities aimed at the whole family and actions aimed at customers, among other initiatives.

► The 86th Descent of the Sella River

Unicaja continues to sponsor the International Descent of the Sella River, one of the most traditional races and a hallmark of Asturian sport and culture, with which the Bank has been collaborating for decades. Popularly known as the *Fiesta de las Piraguas* ("Canoe Festival"), it is held on the first Saturday of August between the Asturian towns of Arrionadas and Ribadesella, with a 20-km route along the Sella River.

The event is organized by the Spanish and the Principality of Asturias Canoeing Federations. Since 1980 it has been declared a Festival of International Tourist Interest.

In the 2024 event, 1,250 canoeists took part, in addition to the nearly 300,000 people who attended the descent. Unicaja's sponsorship of this activity amounted to 19,300 euros in 2024.

► Patronato Deportivo Municipal (PDM) – Sports Activities Sponsorship 2024

Through the Municipal Sports Board (PDM) of the Gijón City Council, Unicaja sponsors three sporting events that have an important scope in terms of participation and dissemination of the promotion of sport and its values:

- **Villa de Gijón Popular Cross**. Held in November, this is a race along a 12-km urban route in which 1,400 people take part.
- **The Gijón Open Water Swimming Circuit**. A set of four races starting with the San Pedro Crossing and ending with the Christmas Crossing. It is part of the Asturias Open Water Swimming Circuit, with the aim of enjoying a healthy physical activity outdoors and to appreciate the Asturian coastline. A total of 260 people take part.
- **The Gijón San Silvestre Race**. The Gijón San Silvestre is an urban circuit where around 7,200 runners wearing their race bib take part. However, it is estimated that more than 12,000 people ran through Gijón's streets. Having been held for 55 years, it is the fourth oldest and one of the most popular races in Spain.

► Collaboration agreement with the Real Madrid Foundation - Escuela Sociodeportiva Oviedo

Unicaja collaborates (45 thousand euros of sponsorship in 2024) with the Real Madrid Foundation in the Oviedo Socio-Sports Soccer School, which is supported by the city council and provides training in values and sports to children. This is an educational soccer program, not a professional technification program, and its aim is the education and integration of all girls and boys from 5 to 17 years of age who want to be educated together in values, with soccer as a vehicle for social intervention.

The school has fifty sports students, including children from families at risk of social exclusion, with the collaboration of Caritas and the Red Cross. The City Council provides the school with a soccer field while the social services certify compliance with the requirements for obtaining full scholarships and semi-grants The cost of the activity has been reduced thanks to the support of Unicaja.

► Real Madrid Veterans Association Solidarity Golf Tournament

Once again, Unicaja sponsored the Solidarity Golf Tournament, organized by the Real Madrid Veterans Association, which was held at the National Golf Center in Madrid.

The money raised by the 10th Unicaja Solidarity Golf Tournament was distributed to different social projects.

► Basketball 4 Life

This is a project supported by Unicaja and the Unicaja Foundation, originally designed to combine training and job placement within the world of basketball. It represents a future path for young people from Málaga who play or have played basketball in non-professional leagues, allowing them to reconcile their sporting life with their work and academic progress. The team, integrated into the structure of the Club Baloncesto Rincón de la Victoria, currently has men's and women's teams that play in the Primera Nacional, the fifth national division of basketball competitions.

Players are offered scholarships to start university studies or vocational training and advice is provided to those who have no training, putting them in contact with companies so that they can access a work contract or internship and thus gain work experience. Unicaja contributed 20 thousand euros to this cause in 2024.

► Other sports sponsorship

Other sports sponsorship

Name of the action	Geographic Scope
CLUB SERIES-GOLF – CIRCUIT SEVILLA, CÁDIZ, MARBELLA, ALMERÍA AND MIJAS-MÁLAGA	VARIOUS
REAL OVIEDO S.A.D. (SOCCER)	ASTURIAS
REAL MADRID VETERANS GOLF TOURNAMENT	MADRID
APDM 2023 AWARDS	MADRID
NATIONAL SNOW SKI SCHOOL	GRANADA
ULTRA SIERRA NEVADA 2024	GRANADA

Solidarity activities for affected groups

As part of its social commitment, Unicaja promotes and sponsors various solidarity activities that are specifically aimed at affected groups, with the aim of improving their welfare, promoting inclusion and providing support to those in vulnerable situations. These initiatives range from direct assistance projects to cooperation programs with social entities, reflecting the Bank's commitment to building a more equitable and sustainable society.

Through these actions, Unicaja not only seeks to meet the needs of the most affected groups, but also reinforces its role as an agent of positive change, promoting cooperation between business, institutions and civil society.

The following are some of the main solidarity activities that the Bank organizes or sponsors, as part of its strategy of cooperation with affected groups.

► Solidarity Walk against Cancer in Salamanca

More than 17,000 people took part in the 10th Walk Against Cancer in Salamanca, organized by the Spanish Association Against Cancer to raise funds to fight this disease. Once again Unicaja has joined this initiative, which every year becomes a must in the city and the province, to which Unicaja dedicates more than 5 thousand euros to its sponsorship.

► Club Baloncesto Silla de Ruedas de Valladolid (Valladolid Wheelchair Basketball Club)

Unicaja has renewed for another year its collaboration with the Club Baloncesto Silla de Ruedas Valladolid (BSR Valladolid). Founded in 1994, the club has been playing for 29 seasons in this sport's national Division of Honor. It won the League Championship in the 2010-2011 season and, before that, were Willi Brinkmann Cup European champions in 2010. Last season, it took third place in the EuroCup3, held in Valladolid in April 2024.

Unicaja's support for BSR Valladolid is part of the Bank's commitment to promoting and supporting those activities that promote sports as a way to facilitate the full inclusion of people with disabilities in its areas of operation in general and especially in Valladolid. In 2024, Unicaja contributed 2 thousand euros as a sign of its support for the Club.

► Other sponsored solidarity activities

Other sponsored solidarity activities

Name of the action	Geographic Scope
WOW-UP WOMEN'S ENTREPRENEURSHIP PROGRAM	ANDALUSIA
MENSAJEROS DE LA PAZ	MÁLAGA
SALAMAQ AGRI-FOOD FAIR	SALAMANCA
EXPOLEVANTE 2024 AGRICULTURAL FAIR	ALMERÍA
COLLABORATION IN THE REHABILITATION OF THE NATIVITY OF THE LORD PARISH	MÁLAGA
AGROEXPO INTERNATIONAL FAIR 2024 (FEVAL)	BADAJOZ
SOLIDARITY DINNER FOR VALENCIA FLOOD VICTIMS	ASTURIAS
8th NATIONAL FORUM FOR WOMEN IN AGRICULTURE	ALMERÍA
WOMEN'S WEEK	MÁLAGA

As previously mentioned, Unicaja has engaged in several initiatives aimed at having a positive impact on the affected groups. Most of these actions are aligned with the United Nations Sustainable Development Goals. The following are some examples of activities carried out and their relation to specific aims:

Activity	Province	Autonomous Community	Related SDGs	Affected group
Mensajeros de la Paz	Málaga	Andalusia	SDG 1: Ending poverty	People at risk of social exclusion
Collaboration Faculty of Economics - Training activity	Málaga	Andalusia	SDG 4: Quality education	Young trainees
Gastronomic week – Toledo Paraplegic Hospital	Toledo	Castilla La Mancha	SDG 3: Health and wellbeing	People with disabilities
Salamaq Agri-Food Fair	Salamanca	Castilla y León	SDG 8: Decent work and economic growth	People living in rural areas
Wheelchair basketball club	Valladolid	Castilla y León	SDG 10: Reduction of inequalities	People with disabilities

These initiatives represent progress, not only for the affected communities, but also towards a more sustainable global development, integrating SDG principles into the Bank's corporate strategy.

Evaluation and monitoring of the impact of these initiatives

To evaluate the effectiveness of these actions, the Bank combines qualitative and quantitative approaches. In smaller-scale actions, the experience accumulated by the Bank's professionals in each region acts as a key indicator of the level of satisfaction. In initiatives which have a greater scope, the associate organizations provide detailed reports that allow us to measure the success and social impact generated, ensuring that the desired aims are met and that they contribute to the wellbeing of the affected groups.

As previously stated and with respect to the processes through which the Bank takes the necessary actions to respond to negative incidents, within the framework of the materiality analysis carried out by Unicaja, no real or potential negative incidents related to the affected communities have been identified. The need to carry out actions or measures in response to incidents of this nature has therefore not been evidenced.

In the year ended December 31, 2024, the Bank had not identified any material negative impact in relation to the affected groups due to the development of its activity. Consequently, no actions have been taken or planned to prevent or mitigate negative incidents, since there is no evidence of the existence of situations that so require.

Despite the absence of negative incidents, the Bank has accessible and effective mechanisms for the communication of any situation that may arise: risk management to prevent incidents, channels or means of communication that can be notified and policies and procedures for timely and collaborative action in the event of their occurrence. It thus offers additional guarantees in the event of negative incidents in the future.

Following the same reasoning adopted in the case of adverse material events, the materiality analysis carried out by Unicaja has not identified any material risks or opportunities arising from its activity. Consequently, no actions have been planned or are being implemented to mitigate risks or take advantage of opportunities.

As a result, Unicaja does not carry out specific actions to avoid causing or contributing to material negative impact on the affected groups since, as previously indicated, the Bank does not identify that its practices generate these negative impacts.

However, the Bank maintains a system of monitoring and control of its actions to ensure that they do not have an adverse impact on the affected groups. To this end, monitoring and evaluation mechanisms have been established in collaboration with external organizations and with the beneficiaries of the initiatives themselves.

The implemented activities are subject to periodic reviews to detect any possible negative impact, ensuring that the measures adopted continue to be aligned with the Bank's aims of inclusion and social improvement. The Bank also has accessible communication channels that allow the affected groups to express concerns or possible incidents, which reinforces its capacity to respond to any situation that may arise. This proactive approach ensures that Unicaja's initiatives not only have sustainable positive effects, but also that they remain within a framework of accountability, transparency and continuous improvement.

3.2.4. Parameters and Goals (NEIS 2 MDR-M and NEIS 3-5)

In order to measure the results of some of the actions dedicated to serving the affected groups, Unicaja defines the key parameters that allow it to evaluate the effectiveness of its actions in the area of financial inclusion and education.

These indicators quantitatively reflect the Bank's commitment to certain affected groups: those of financial inclusion in relation to the need to attend to people in disadvantaged areas and those with few resources, and those of financial education with the elderly and the challenge of digital adaptation and people in situations of social exclusion.

In order to address material issues such as improved access to housing, training for affected groups and the expansion of financial services in disadvantaged areas, the Bank uses the following key indicators:

- The percentage of financial agents and windows located in areas with lower GDP per capita (30th percentile) or higher unemployment rate (70th percentile), based on INE data
- The percentage of social rents and Social Housing Fund (SHF) housing in the 15 provinces with the lowest GDP per capita, also calculated on the basis of INE data
- The scope of financial education programs in areas at risk of poverty, including provinces with lower per capita income, higher unemployment rates and a higher proportion of the population over 65 years of age.

These parameters, which reflect the impact of Unicaja's undertakings to improve social and economic welfare, are designed with precise methodologies and based on reliable statistical information. The measurement of these parameters has not been validated by an external body, with their names and descriptions given below:

- **Financial agents and traveling cashiers in disadvantaged areas**: Calculation of the percentage of financial agents located in disadvantaged areas according to the following criteria: lower GDP per capita based on the 30th percentile or with a higher unemployment rate based on the 70th percentile[11].

Financial agents and traveling cashiers in disadvantaged areas

Criteria	2024
30th percentile of GDP	21,338
70th percentile of unemployment rate	12.6
Percentage of financial agents in disadvantaged areas	57.36%

- **Rent concessions from the social housing fund and social rentals in disadvantaged areas**: Calculation of the percentage of homes located in the top 15 provinces with the lowest GDP per capita. % of the total number of housing units in the fund.

SHF and social rentals in disadvantaged areas

Criteria	2024
Number of housing units in the top 15 provinces with the lowest GDP per capita (SHF and social rents)	395
Total number of housing units (SHF and social rents)	632
Percentage of housing units in the top 15 provinces with the lowest GDP per capita	62.5%

- **Financial education (FE) provided in areas at risk of poverty. Provinces with the lowest per capita income**

Criteria	2024	2023
Percentage of FE students in provinces with lower per capita income:		
Number of FE students in the top 15 provinces with the lowest GDP per capita	24,193	11,734
Number of total FE students	27,958	14,344
Percentage of FE students in the top 15 lowest GDP provinces	86.53%	81.8%
Percentage of FE Sessions delivered in the top 15 provinces with the lowest GDP:		
Number of FE sessions delivered in the top 15 provinces with the lowest GDP per capita	483	389
Number of total sessions	642	494
Percentage of FE Sessions in the top 15 lowest GDP provinces	75.23%	78.74%
Percentage of provinces reached by the FE program in provinces with lower GDP per capita: 100%		
Number of provinces in the top 15 with the lowest per capita income where FE is taught	11	11
Number of provinces in the top 15 with the lowest total per capita income in Spain	15	15
Percentage of provinces reached by the FE program in the top 15 provinces with the lowest per capita income in Spain	73.33%	73.33%

[11] Unemployment rate data at Q4 2024 and GDP per capita at 2021, updated December 18, 2024. Source: INE.

KPIs for financial education provided in areas at risk of poverty. Provinces with the highest unemployment rate

Criteria	2024	2023
Percentage of students in Financial Education in the top 15 provinces with the highest unemployment:		
Number of FE students in top 15 provinces with highest unemployment rate	10694	8481
Number of total FE students	27958	14344
Percentage of FE students in the top 15 provinces with the highest unemployment rate	38.25%	59.13%
Percentage of FE sessions delivered in the top 15 provinces with the highest unemployment:		
Number of FE sessions in the top 15 with the highest unemployment rates	380	303
Number of total FE sessions	642	494
Percentage of FE sessions in the top 15 with highest unemployment rate	59.19%	61.34%
Percentage of provinces in the top 15 with the highest unemployment where Unicaja provides FE sessions:		
Number of provinces in which FE is taught in the top 15 with the highest unemployment	11	11
Number of provinces in the top 15 with the highest unemployment	15	15
Percentage of FE provinces in the top 15 with the highest unemployment rate	73.33%	73.33%

Financial Education KPIs. Sessions given in areas with the highest percentage of population over 65 years of age (relative and absolute)

FE for over 65s in the top 15 provinces with the highest % of population over 65:

Metrics	2024	2023
Number of senior FE students in the top 15 provinces >65 years old	1807	136
Number of FE sessions for seniors in the top 15 provinces >65 years old	85	6
Number of hours of FE for seniors in the top 15 provinces >65 years old	86	1225
Number of students in FE for people over 65	5164	2350
Number of FE sessions for people over 65	172	130
Number of FE hours for people over 65	297	471

Indicators	2024	2023
Percentage of senior FE students in the top 15 provinces >65 years old	34.99%	5.79%
Percentage of senior FE sessions in the top 15 provinces >65 years old	49.42%	4.62%
Percentage of FE hours for seniors in top 15 provinces >65 years old	29.01%	26%

Goals related to managing material negative occurrences, driving positive occurrences and managing material risks and opportunities (NEIS S3-5)

Unicaja manages its material incidents, risks and opportunities related to affected groups through an approach based on sensitivity to their needs and continuous improvement. Although no negative impact requiring remediation have been identified, the Bank has established qualitative goals aimed at maximizing the positive impact of its actions and reinforcing its commitment to sustainability and social wellbeing.

With regard to the financial education programs, we have continued to carry out actions aimed at vulnerable groups and reinforce our attention to them, for greater financial and digital inclusion, as is the case of the elderly.

In this year, the number of beneficiaries of training sessions in this segment increased, through various educational actions in finance and digital skills and cybersecurity, which were extended throughout the year, also including training initiatives for the elderly in rural areas. The Edufinet Project's financial education program for seniors has been recognized with the Finance for All 2024 Award, granted by the Financial Education Plan (promoted by the Bank of Spain, the National Securities Market Commission and the Ministry of Economy, Trade and Enterprise), in the category of best financial education initiative developed by non-collaborators. This program was also recognized at the CECA Financial Education Awards 2023-2024, winning First Prize in the Seniors 65+ section.

In 2025, we intend to continue working on financial education actions with vulnerable groups, with new actions for the elderly and the possibility of new initiatives in this segment, paying special attention to collaboration with different types of organizations in order to expand the action to other vulnerable segments.

More specifically, these goals, which focused primarily on financial education and cooperation with foundations and associations, include:

- Expanding the scope and effectiveness of financial education actions, increasing the profiles of beneficiaries and diversifying the types of activities and supports, with the overall objective of improving the level of financial culture and health in order to promote independence in the management of personal finances. Currently there are 17,600 beneficiaries, although the goal is to continue to increase that number year on year.
- Maintaining the momentum of the Edufinet Project, a pioneering initiative in financial education developed over two decades in association with the Unicaja Foundation, framed within international (OECD) and domestic initiatives, adhering to the Code of Best Practices for financial education initiatives.
- Adequately disseminating the financial education activities carried out, in order to raise awareness in society of the benefits of a greater financial culture for citizens, the economy and the community in general.
- Strengthening collaboration with foundations and associations, carrying out social impact initiatives aimed at reaching the largest possible number of beneficiaries, especially in areas with greater social vulnerability.

The process for establishing these goals involves cooperation with affected groups, their legitimate representatives and credible spokespersons, all of whom bring an understanding of their needs and perspectives. This collaborative approach allows us to identify priorities and design goals aligned with the Bank's strategic objectives.

- **Goal setting**: Goals are developed on the basis of a qualitative analysis of the needs detected in the affected groups, taking into account the recommendations of the collaborating organizations and the lessons learned from previous initiatives.
- **Monitoring of results**: Unicaja qualitatively assesses the impact of its actions through indicators such as the scope of the beneficiaries, the diversity of the activities carried out and the perceived improvement in financial literacy. This assessment allows progress to be measured and goals to be adjusted as required.

- **Learning and continuous improvement**: The results of each initiative are analyzed to identify lessons learned and improvement opportunities. This process ensures that the goals evolve in response to the changing needs of the affected groups, ensuring the sustainability and effectiveness of Unicaja's actions over time.

Finally, in line with the recently approved Strategic Plan 2025-2027, Unicaja has reaffirmed its commitment to the affected groups, setting goals that reinforce their positive impact and ensure greater inclusion. Among the strategic objectives is that of ensuring compliance with the accessibility regulation as of June 2025, ensuring that all groups, especially those in vulnerable situations, can access financial products and services under equitable conditions. The Bank will also continue to promote the Edufinet Financial Education Project, consolidating its growth and expanding its scope to reach an increasing number of beneficiaries, with special attention to young people, the elderly and groups at risk of exclusion. These initiatives reflect Unicaja's commitment to sustainability, social inclusion and continuous improvement, aligning its activity with the needs of the communities in which it operates.

3.3. Consumers and end users (NEIS S4)

As far as Unicaja is concerned, consumers and end users are a key group of stakeholders whose satisfaction and trust are essential for the Bank's development in terms of sustainability. Based on this assertion, the Bank carries out periodic monitoring of user satisfaction, opinions and the probability of recommendation (the Net Promoter Score or NPS), so that it can offer solutions at all times that are tailored to their preferences and needs and responsibly exercise the freedom of commercial communication as a means of ensuring respect for consumer rights and free and fair competition, as well as adherence, among other initiatives, to voluntary codes of conduct.

3.3.1. Strategy (NEIS 2 SBM-2)

The Bank therefore emphasizes the importance of both the interests of consumers and end users, as well as their opinions and rights, including human rights. For this reason, Unicaja's strategy and business model are based on comprehensively attending to their interests and needs.

In order to develop its strategy, Unicaja believes that it is essential to analyze its environment and gather information on the main agents affected by its activity. The Bank periodically reviews the identification and selection of stakeholders, through them establishing and updating the appropriate communication channels

As mentioned in Section 1.4.2 "Materiality assessment process", the Unicaja Group takes into account stakeholder opinions in the materiality assessment process, and especially significantly in terms of the materiality of impact. Surveys have therefore been designed and carried out with the different stakeholders identified in order to analyze and identify possible incidents, risks and opportunities that may be significant in the environment of consumers and end users.

In this regard, the Unicaja Group considers that the stakeholder group most affected by consumer and end-user issues is precisely the customers and users of the products offered by the group. The Unicaja Group considers that issues relating to consumers and end users also affect to a large extent shareholders and investors, and regulators and supervisors, as will be developed in 3.3.2 "Incident, risk and opportunity management (IROs)".

The Bank has thus established effective communication and active listening mechanisms, such as the Customer Service Department, the Whistleblower Channel and the *Unicaja Escucha* initiative, designed to listen to the voice of the customer at key moments. In addition, special attention is paid to improving the customer experience through the monitoring and analysis of indicators such as the Net Promoter Score, undoubtedly the Bank's most relevant metric in this area. This system is complemented by a progressive process of systematically and automatically capturing the voice of the customer at critical moments, ensuring a comprehensive diagnosis of the customer's experience with the Bank from all perspectives, allowing specific actions to be targeted to strengthen the customer perspective and optimizing services.

Consumer rights are similarly protected and included in public policies accessible through the corporate website, such as the Whistleblower Channel Management Procedure, reflecting Unicaja's commitment to transparency, respect and continuous improvement in its relationship with customers.

3.3.2. Incident, risk and opportunity management (NEIS 2 SBM-3)

Relevant issues, risks and opportunities and their interaction with the strategy and business model (NEIS 2 SBM-3)

In line with the Bank's mission to satisfy the needs of its customers and promote their financial wellbeing, the Unicaja Group continues to adopt measures that reinforce accessibility, transparency and security in the provision of its financial products and services.

Through this objective, in 2024 the Bank identified and disclosed all material incidents that may significantly affect consumers and end users in its direct operations, throughout its value chain and business relationships.

In this regard, the main types of consumers and end-users identified are as follows:

- **Users of services that are sensitive to the protection of personal data and privacy:** the Bank has strengthened the implementation of its Data Protection Policy, ensuring the privacy and integrity of customer information. This group includes users whose rights to privacy and non-discrimination could be affected by the misuse of personal data.
- **Consumers dependent on accurate and accessible information:** Priority has been given to the development of channels that are accessible to all end users, providing relevant and understandable information on the products and services offered, such as user manuals for digital tools and detailed explanations of financial products, thus avoiding risks associated with improper use due to a lack of understanding.
- **Vulnerable groups:** Special attention has been given to the elderly, groups at risk of economic exclusion and those less familiar with digital tools. Initiatives include the adaptation of financial products and services to facilitate their inclusion, the reduction of the digital divide through educational programs and the personalization of customer service channels.
- **Users impacted by marketing strategies**: The Group has ensured that its marketing strategy complies with principles of fairness and transparency, preventing practices that may harm end users, especially children and economically vulnerable people. The use of technologies such as artificial intelligence has similarly been geared towards improving the personalization and accountability of business practices.

In order to identify the material incidents, risks and opportunities affecting these consumers or end users, an assessment has been made of each of the IROs relevant to the Bank, indicating whether the IRO in question is real or potential and evaluating its materiality in terms of impact and financial. To this end, the opinion of the different stakeholders has been taken into account, giving different weightings according to how each of them may be affected.

As mentioned above, the Unicaja Group considers that the stakeholder group most affected by consumer and end-user issues is precisely the customers and users of the products offered by the group. Through this approach, a majority weighting is assigned to this group.

The Unicaja Group considers that consumer and end-user issues also affect to a large extent:

i. Shareholders and investors, because the proper treatment of customers is the basis for the generation of economic benefits for a business and sustainable growth.

ii. Regulators and supervisors, insofar as they are actively concerned through domestic and European regulations regarding consumer protection, conducting risk management, data protection and the accessibility of banking services.

Therefore, a sustainability issue will be considered material if, as a result of the assessment of its impact, risks and opportunities, it is seen as meeting the criteria of impact materiality, financial materiality or both. With regard to NEIS S4: "Customers and end users", the positive incidents and material risks identified have been assessed according to their magnitude, scope and probability of occurrence. The following table presents the material IROs, classified according to the criteria defined in NEIS 2:

S4 material IROs: Consumers and end users

Subtopic	Sub-subtopic	Material IROs	Description
Incidents related to information	Privacy	Risk arising from leakage of consumer/customer personal data	Risk of Unicaja facing complaints and sanctions from its customers as a result of a leak of personal data due to cyber-attacks or the improper use of such data.
Incidents related to information	Privacy	Positive impact derived from the implementation of the Data Protection Policy	Unicaja has a positive impact on consumers through its Data Protection Policy that guarantees their right to privacy.
Incidents related to information	Freedom of expression	Positive impact due to the establishment of a Customer Service Department that allows the management of complaints and claims, as well as the channeling of recommendations and suggestions to Unicaja management:	Positive impact due to the fact that this department fosters a strengthening of relations based on mutual trust between the Bank and its customers, by effectively dealing with complaints and enabling continuous improvement through the suggestions provided by customers.
Incidents related to information	Access to (quality) information	Real positive impact due to the existence of various channels of access to Unicaja information and its commitment to the inclusion of vulnerable people:	Unicaja offers consumers a wide range of information channels, such as its branch network, online banking, financial agencies and corporate website, which guarantee easy and efficient access to information. It also highlights its inclusive approach through specific programs for vulnerable people, such as extended office hours and services offered through financial agencies in rural areas, and the use of postal mail to facilitate access for the elderly or people with disabilities, thus promoting universal accessibility and equity in access to its services.
Incidents related to information	Access to (quality) information	Risk derived from bad practices in the service that customers receive.	Risk of Unicaja's malpractice or non-compliance in relation to its policies for contracting certain products, such as mortgage expenses, "base clauses" (those that specify a minimum interest rate), etc.
Personal safety	Health and safety	Positive impact thanks to digital banking security measures	Unicaja has a positive impact on consumers thanks to the measures implemented in digital banking, including hosting on a secure server, access blocking, coordinates card, introduction of the signature key, the automatic disconnection system, analysis of habitual behavior, etc.
Personal safety	Safety of an individual	Positive impact through awareness and the prevention of security measures:	Unicaja promotes the security of its customers through training and awareness programs on cyber risks, promoting good practices and preventing fraud. It also reinforces protection with preventive measures at ATMs, such as surveillance cameras, emergency buttons and immediate card withdrawal.
Social inclusion	Access to products and services	Unicaja's positive impact on sustainability, accessibility and inclusion:	Unicaja has a positive impact by providing new services and expanding its business with new products or more sustainable services, such as financing investment in farms to improve energy efficiency and modernize irrigation systems that help reduce environmental impact, the effects of climate change or the depopulation of rural areas.
Social inclusion	Responsible marketing practices	Unicaja's real positive impact on transparent and responsible marketing:	Unicaja has a deserved reputation for its transparent and fair marketing strategy, clearly communicating characteristics, commissions and risks of its financial products. In addition, it uses advanced technologies, such as the Marketing Automation platform based on Artificial Intelligence, to develop responsible marketing practices and deliver a personalized, omnichannel experience.

The following sets forth the total number of material IROs, broken down at the highest level, according to the result of the Dual Materiality analysis, the result of which shows that no negative impact or potential risk has been identified:

S4 Material IROs: Consumers and end users

Subtopic	Sub-subtopic	Material IROs	Description
Incidents related to information	Privacy	Risk arising from leakage of consumer/customer personal data	Risk of Unicaja facing complaints and sanctions from its customers as a result of a leak of personal data due to cyber-attacks or the improper use of such data.
Incidents related to information	Privacy	Positive impact derived from the implementation of the Data Protection Policy	Unicaja has a positive impact on consumers through its Data Protection Policy that guarantees their right to privacy.
Incidents related to information	Freedom of expression	Positive impact due to the establishment of a customer service department to deal with complaints and claims	Positive impact due to the fact that the Customer Service Department enables the reception and management of customer complaints.
Incidents related to information	Freedom of expression	Positive impact due to the establishment of a department to make recommendations and suggestions	There is a positive impact thanks to the fact that the Customer Service Department allows Unicaja management to receive recommendations and suggestions on all those aspects that strengthen the good relations and mutual trust that should exist between the Bank and its customers.
Incidents related to information	Access to (quality) information	Real positive impact due to the existence of different access channels to Unicaja information	Unicaja has a wide range of information channels available to consumers, including its branch network, online banking, financial agencies, corporate website, etc., which allows users to easily access information.
Incidents related to information	Access to (quality) information	Real positive impact due to the ease of inclusion of vulnerable people and their access to information	Unicaja has programs for the inclusion of vulnerable people with respect to access to information, providing extended opening hours at branches in rural areas, financial agencies that allow access to services for people located in rural areas, postal mail addressed to the elderly or those with disabilities, etc.
Incidents related to information	Access to (quality) information	Risk derived from bad practices in the service that customers receive.	Risk of Unicaja's malpractice or non-compliance in relation to its policies for contracting certain products, such as mortgage expenses, "base clauses" (those that specify a minimum interest rate), etc.
Personal safety	Health and safety	Positive impact thanks to digital banking security measures	Unicaja has a positive impact on consumers thanks to the measures implemented in digital banking, including hosting on a secure server, access blocking, coordinates card, introduction of the signature key, the automatic disconnection system, analysis of habitual behavior, etc.
Personal safety	Safety of an individual	Positive impact through individual customer awareness of security measures to be taken	Unicaja has a positive impact on the security of its customers through training programs, financial education days and cyber-risk awareness, highlighting the need for antivirus, security and measures to have more secure passwords, automatic log-offs, etc. Unicaja also informs its customers that it will not contact them via SMS, email or telephone asking for their credentials, thus reducing the risk of customers being conned by fraudulent messages.
Personal safety	Safety of an individual	Real positive impact on the prevention of end-user security measures	Unicaja's current positive impact by providing security measures at ATMs that protect consumers: installation of cameras, emergency exit button, immediate withdrawal of the card, etc.
Social inclusion	Access to products and services	Real positive impact by offering new, more sustainable products	Unicaja has a positive impact by providing new services and expanding its business with new products or more sustainable services, such as financing investment in farms to improve energy efficiency and modernize irrigation systems that help reduce environmental impact, the effects of climate change or the depopulation of rural areas.

S4 Material IROs: Consumers and end users

Subtopic	Sub-subtopic	Material IROs	Description
Social inclusion	Access to products and services	Real positive impact due to the existence of different access channels to Unicaja's financial products and services	Unicaja has a wide range of information channels available to consumers, including its branch network, online banking, financial agencies, corporate website, etc., which allows users to easily access the financial products and services offered by Unicaja
Social inclusion	Access to products and services	Real positive impact on the ease of inclusion of vulnerable people in access to financial products and services	Unicaja has programs for the inclusion of vulnerable people in terms of access to the contracting of financial products and services, providing extended opening hours at branches in rural areas, financial agencies that allow access to services for people located in rural areas, customer service telephone numbers, etc.
Social inclusion	Access to products and services	Real positive impact on reducing the digital divide and adapting to the needs of the elderly.	Unicaja has a positive impact by favoring the inclusion of the elderly thanks to personalized attention to the elderly and people with disabilities, promoting the reduction of the digital divide for vulnerable groups and people over 65 years of age, extending the opening hours of face-to-face service, preferential treatment for the elderly in branches, etc.
Social inclusion	Responsible marketing practices	Unicaja has a positive impact by having a marketing strategy that is transparent, fair and protects consumers	Unicaja has a transparent and fair marketing strategy that protects consumers through clear notification of the characteristics, commissions and risks of the marketed financial products and services
Social inclusion	Responsible marketing practices	Real positive impact of Unicaja using Artificial Intelligence and new available technologies to develop responsible marketing practices	Unicaja has activated the Marketing Automation platform, managing the entire offer aimed at customers in an automated way with an omnichannel vision based on Artificial Intelligence models.

As part of its commitment to social sustainability and improving the welfare of its customers, Unicaja has developed various initiatives and products that have a positive impact on consumers and end users. These initiatives seek to facilitate access to essential financial services, strengthen financial security and inclusion, and offer solutions adapted to the needs of different groups, especially the most vulnerable.

Identification of users especially vulnerable to the risks detected

Unicaja has identified certain groups of consumers and end users who may be more affected by materiality risks. In particular, the elderly, users with less familiarity with digital tools and people with low economic-financial education stand out as the groups most vulnerable to them.

These groups are more exposed to risks such as financial fraud, difficulties in managing their banking products and lack of access to key information for decision making.

- Older people may come across obstacles when using online banking, difficulties in detecting fraud and problems in understanding digital security mechanisms.
- Users with less experience with digital tools may be more susceptible to phishing attacks, electronic fraud and manipulation in banking transactions.
- People with low economic-financial education may face difficulties in understanding banking products, in financial planning and in assessing the risks associated with their economic decisions.

While these risks affect all consumers and end users, vulnerable groups may experience more severe consequences or have greater difficulty mitigating the risks themselves. For example, a lack of knowledge in financial literacy can make it difficult to identify suitable products, while limited digital experience can increase vulnerability to online fraud. However, Unicaja stresses that the security and protection of users is a general priority, not only limited to these groups.

Mitigation measures

To reduce these risks, Unicaja has implemented various initiatives adapted to these groups:

- Personalized attention for the elderly, guaranteeing face-to-face assistance without delays, extended hours and preferential treatment in offices.
- Raising awareness of cybersecurity for users with less digital experience through training programs and dissemination of best practices in online security.
- Financial education training, such as the Edufinet program, aimed at improving the economic and financial knowledge of consumers, facilitating the responsible and safe use of banking products.

These measures reinforce Unicaja's commitment to the protection and accessibility of its services, ensuring that all users, especially the most vulnerable, can operate with confidence and security in their dealings with the Bank.

3.3.3. Policies and actions (NEIS S4-1 - S4-4)

Consumer and end-user policies (NEIS S4-1)

Unicaja establishes policies and internal documentation designed to guarantee respect for and protection of the rights of consumers and end users, especially taking into account their interests, opinions and needs. The Bank places particular emphasis on key issues such as information security, privacy, transparency in communication and accessibility of products and services.

As previously mentioned in NEIS 2, Unicaja's activity is centered in Spain, meaning that these policies are aimed at this area and are mainly addressed to end users, although some, such as the Code of Ethics or the Sustainability Policy, affect the entire value chain. We shall now lay out the internal policies and documents that address the management of material incidents related to consumers or end users, both transversally and focused on specific vulnerable groups as appropriate, based on the following structure:

- Description of the policy: Includes a brief description of the policy and its objectives, a reference to any third-party standards or initiatives that Unicaja has pledged to respect through the application of the policy (where applicable) and any other noteworthy considerations to be taken into account.
- Person responsible for implementation: This is the person ultimately responsible for the implementation of the policy.
- Dissemination: channel and degree of dissemination achieved by the policies.
- A column indicating whether the policy affects all end users or not

Policy	Description	Person responsible for implementation	Dissemination	Aimed at all end users
2023-2024 Technology Plan	The 2023-2024 Technology Plan seeks to develop the Bank's technological platform in order to enable a speedy and efficient execution of the projects related to the 2022-2024 Strategic Plan, with a special focus on the digitalization process, data management and IT Security.	Board of Directors	Internal communication	●
General Privacy Policy	The Unicaja Group's Privacy Policy is a document that establishes the guidelines for the privacy and protection of personal data, with a commitment to protect and treat such data pursuant to applicable regulations, including the General Data Protection Regulation (GDPR) and the Organic Law on Personal Data Protection and Guarantee of Digital Rights.	Board of Directors	Internal communication	●

Policy	Description	Person responsible for implementation	Dissemination	Aimed at all end users
Strategic Plan 2022-2024: Project 0606 Customer Experience – Action Plan	The aim of the Plan is to promote the design and execution of action plans to improve the customer experience in the priority areas identified on the basis of the Customer Experience metrics, with the aim of improving the Bank's image.	Innovation and Customer Experience Management	Internal communication	●
Commercial Communication Policy	Unicaja's commercial communication policy establishes the criteria and procedures to ensure that the Bank's advertising conveys understandable, truthful, objective and transparent messages, in line with legal requirements at all times.	Board of Directors	Internal communication	●
Customer protection policy	The aim of Unicaja's Customer Protection Regulations is to improve relations between the Bank and the Group's member companies and their customers and users. It seeks to ensure customer confidence by offering an adequate level of protection, resolving complaints and claims as satisfactorily as possible.	Board of Directors	Corporate website	●
Corporate Whistleblower Channel Management and Whistleblower Protection Policy	The Unicaja Group's Whistleblower Channel Management Procedure regulates the use and operation of the Whistleblower Channel in accordance with applicable regulations.	Board of Directors	Corporate website	●
Code of Ethics	The Unicaja Group's Code of Ethics is a set of guidelines that reinforce the Bank's business culture, promoting integrity, professionalism, honesty and transparency.	Board of Directors	Corporate website	●
Sustainability Policy	Unicaja's Sustainability Policy is aimed at strengthening its leadership in sustainability at a domestic level, seeking to maximize positive and minimize negative impact in environmental, social and governance areas.	Board of Directors	Corporate Website	●
Information security policy	Aware of the growing digitalization and the associated risks, Unicaja has implemented an Information Security Policy to guarantee the protection of its own and its customers' data and technological assets.	Non-Financial Risk Control Management	Internal communication	●

Affects all end users ●

Affects some end users ◗

The Bank's approach to its customers is based on the personalization of services, the use of technology to optimize interactions, accessibility to financial information and the protection of consumers' rights, with special attention to people in vulnerable situations. Through these plans and policies, Unicaja further builds the trust of its customers and ensures compliance with current financial, digital and data protection regulations.

The following are the main plans and policies implemented by Unicaja that have a direct impact on its customers, ensuring a quality service aligned with the Bank's values and its commitment to sustainability and financial inclusion.

2023-2024 Technology Plan

The Unicaja 2023-2024 Technology Plan seeks to improve the user experience through personalized, relevant customer management. This plan strives to enhance multichanneling, allowing customers to interact with the Bank smoothly and efficiently across all available channels. It also focuses on getting to know the customer better and contextualizing their interactions with the bank, optimizing onboarding processes and facilitating the sale of products and services through more effective interactions. Furthermore, it drives the use of advanced analytics tools to improve strategic decision making on customer needs.

General Privacy Policy

Unicaja's General Privacy Policy guarantees the protection of the fundamental rights of individuals in the processing of their personal data, ensuring the confidentiality and security of customer information. This policy establishes mechanisms for the processing of data in a legitimate, appropriate and accurate manner, with technical and organizational measures to ensure secure and transparent processing. It also makes it easier for customers to exercise their data protection rights, establishing protocols for the notification of any security breach that could compromise their privacy.

Strategic Plan 2022-2024 – Project 0606 Customer Experience

Within the 2022-2024 Strategic Plan, Project 0606 Customer Experience aims to improve the perception that customers have of the Bank by optimizing the user experience in all their interactions with the bank. This plan seeks to increase customer satisfaction and loyalty. To this end, strategic measures based on customer experience metrics are implemented to design effective action plans.

Commercial Communication Policy

The Unicaja Commercial Communication Policy ensures that the advertising of its financial products and services is clear, truthful, objective and transparent, guaranteeing that customers receive understandable information to make decisions. It also pays special attention to vulnerable consumers, ensuring that they fully understand the characteristics of financial products. To ensure regulatory compliance, this policy features internal mechanisms that ensure the supervision and control of the advertising issued, with periodic reviews by the Commercial Committee.

Customer Protection Policy

This policy regulates the activity of the Customer Service Department, establishing procedures for the processing and resolution of complaints and claims filed by customers and the users of financial services. Its aim is to guarantee an efficient and fair response to the incidents raised, reinforcing customer confidence in the Bank and complying with current regulations on the protection of consumer rights.

Corporate Whistleblower Channel Management and Whistleblower Protection Policy

The Corporate Whistleblower Channel Management Policy establishes a secure and confidential channel through which customers, employees, managers and other stakeholders can report any detected irregularities. This channel allows the reporting of various types of violations, ensuring the protection of the whistleblower and guaranteeing the confidentiality of the information. It seeks to strengthen corporate ethics and provide an effective mechanism for the resolution of conflicts and the detection of bad practices within the Bank.

Code of Ethics

The Unicaja Code of Ethics establishes the principles and values that govern the Bank's behavior in its relations with customers, employees and other stakeholders. Among its aims is the promotion of a close, professional and transparent relationship with customers, guaranteeing the quality of the services provided and fostering trust. This code also underscores the importance of innovation and digitalization as tools to improve the customer experience and offer customized financial solutions.

Sustainability Policy

Unicaja's Sustainability Policy strengthens its commitment to sustainable development, promoting responsible practices in the management of financial products and services. At a customer level, this policy ensures transparency in product information, compliance with responsible communication standards and continuous improvement in the accessibility of financial services. It also incorporates responsible banking principles aligned with the Sustainable Development Goals and international sustainability standards.

Information Security Policy

This policy establishes the guidelines that guarantee the security of customer information, protecting them against cyber-threats and ensuring the continuity of digital services, such as online banking and electronic means of payment. Unicaja implements data protection, fraud prevention and cybersecurity awareness measures to ensure the integrity and confidentiality of customer information. In addition, it performs periodic assessments to update and strengthen security protocols, adapting to the evolution of digital threats.

These plans and policies reflect the Bank's commitment to the protection, satisfaction and wellbeing of its customers, ensuring regulatory compliance and fostering relationships based on trust and transparency.

Together, these policies and plans reflect Unicaja's commitment to the protection and satisfaction of its customers, guaranteeing responsible, secure and transparent management in all its interactions.

The following is a table detailing the relationship between policies aimed at managing IROs of relative importance and the IRO to which it refers:

Policy	Related IROs
2023-2024 Technology Plan	▶ Real positive impact on reducing the digital divide and adapting to the needs of the elderly. ▶ Positive impact thanks to digital banking security measures
General Privacy Policy	▶ Real positive impact on the prevention of end-user security measures ▶ Positive impact through individual customer awareness of security measures to be taken
Strategic Plan 2022-2024: Project 0606 Customer Experience – Action Plan	▶ Real positive impact due to the existence of different access channels to Unicaja information ▶ Real positive impact due to the ease of inclusion of vulnerable people and their access to information ▶ Real positive impact due to the existence of different access channels to Unicaja's financial products and services ▶ Real positive impact on the ease of inclusion of vulnerable people in access to financial products and services
Commercial Communication Policy	▶ Unicaja has a positive impact by having a marketing strategy that is transparent, fair and protects consumers ▶ Real positive impact of Unicaja using Artificial Intelligence and new available technologies to develop responsible marketing practices
Customer protection policy	▶ Risk arising from leakage of consumer/customer personal data ▶ Positive impact derived from the implementation of the Data Protection Policy ▶ Risk derived from bad practices in the service that customers receive.
Corporate Whistleblower Channel Management and Whistleblower Protection Policy	▶ Positive impact due to the establishment of a customer service department to deal with complaints and claims ▶ Positive impact due to the establishment of a department to make recommendations and suggestions
Code of Ethics	▶ Positive impact due to the establishment of a department to make recommendations and suggestions
Sustainability Policy	▶ Real positive impact by offering new, more sustainable products
Information security policy	▶ Risk arising from leakage of consumer/customer personal data ▶ Positive impact derived from the implementation of the Data Protection Policy ▶ Real positive impact on the prevention of end-user security measures ▶ Positive impact thanks to digital banking security measures

Within the framework of its Sustainability Policy and in alignment with international principles and standards, Unicaja reaffirms its commitment to human rights and sustainability. This commitment extends to all stakeholders, most notably including consumers and end users.

- **Respect for consumer and end user human rights**

  - Unicaja guarantees the clarity and truthfulness of the information provided regarding its financial products and services, from initial advertising to contractual execution.

  - Responsible commercial communication is promoted, ensuring respect for consumer rights and encouraging fair competition.

  - The Bank makes continuous efforts to protect the integrity and honor of its customers through transparent and ethical communication practices.

- **Active collaboration with consumers**

  - Unicaja has implemented the continuous monitoring of its customers' satisfaction through indicators such as the Net Promoter Score (NPS), which allows the Bank to adjust its solutions to their needs.
  - The Bank has developed quality and accessibility management systems aligned with the strategic objective of customer focus.
  - Technological innovation and digitalization are key pillars to ensure an optimal and accessible customer experience.

- **Human rights incident management**

  - Unicaja has robust mechanisms and policies in place to address and remedy any incidents related to the human rights of consumers and end users.
  - Throughout 2023, there have been no cases of non-compliance with the UN Guiding Principles, the ILO Declaration or the OECD Guidelines in the Bank's value chain.

- **Alignment with Recognized International Instruments**

  Unicaja has integrated the most widely recognized sustainability standards into its strategic framework, such as the United Nations Principles for Responsible Banking, the Global Compact and the Sustainable Development Goals. This alignment takes the form of:

  - 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 promotion of individual and collective initiatives through plans and actions, establishing strategic alliances for the achievement of SDGs.

In this regard, Unicaja has not only implemented preventive measures but also mechanisms that ensure compliance with human rights throughout the value chain.

Processes for collaborating with consumers and end users on issues (NEIS S4-2)

Continuous improvement of the customer experience and service quality is a fundamental pillar for the sustainability of companies and the consolidation of trusting relationships with customers. Unicaja works actively to optimize every point of contact with users, from the offer of products and services to the internal management of the processes that impact their experience. To this end, the Bank develops a structured system for listening to and analyzing customer perception, with the aim of improving their level of satisfaction, commitment and loyalty. This approach makes it possible to adjust the value proposition to customers' needs and expectations, guaranteeing an offer aligned with their preferences.

In line with this commitment, Unicaja has launched a strategic project to improve the Customer Experience, as part of its 2022-2024 Strategic Plan. To measure the impact of these actions and evaluate customer satisfaction, Unicaja uses the Net Promoter Score as a recognized metric to determine the level of recommendation of the Bank by its customers.

Unicaja has also deployed an advanced customer experience monitoring system, based on the continuous collection of information at key moments in the relationship with the Bank. This model combines automated processes and in-depth analysis, providing a comprehensive and detailed view of customer interaction with the Bank. Thanks to this structured approach, Unicaja can identify opportunities for improvement, anticipate possible incidents and strengthen the relationship with its customers through solutions that adapt to their real needs.

From this "360º approach", the results of continuous measurements support a process of operability of the voice of the customer, with a system that helps to act tactically and strategically on the levers that improve the customer experience. The aim is to increase the number of promoters and minimize 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 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.

Unicaja plans 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.

One of the most relevant measurements from a "relational" management framework perspective are telephone surveys of customers to determine the probability of customer recommendation of the Bank, in addition to other complementary indicators. Since 2023, this is the measurement system established in the Bank to obtain the corporate Net Promoter Score.

This NPS is monitored on a monthly basis by the Objectives Department and is also reported with the same frequency for RAF monitoring, both of which are submitted to the competent Governing Bodies.

The number of actions carried out by Unicaja 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
				2024	2023	
Customers	Responsible practices	External Customer Inquiry	Preparation of periodic surveys (through some channels) aimed at measuring the degree of customer satisfaction	285,971	239,074	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	33,750	17,289	Total number of employee responses

In 2024, within the framework of the *Unicaja Escucha* ("Unicaja Listens") Voice Program, the focus continued to be on transactional interaction with customers through different processes and channels and for different segments. This listening process allowed information to be gathered regarding the customer experience after the interaction, issuing predefined alerts and creating dashboards to track the information.

It is worth mentioning the extension of systematic measurements to services such as the "Corporate Customer Survey", the "Commitment Survey" and the "Dual Materiality Analysis" survey, among other measurements to complement objectives related to internal service quality.

The Bank also uses sectorial comparisons based on its monitoring of the Benchmarking Report on Customer Satisfaction of Financial Institutions (Stiga) in order to complete the scope of internal measurements with information on market positioning. In 2024, other sectorial comparisons were incorporated, such as the "EQUOS RCB Report on Objective Quality Analysis in Commercial Banking Networks" and the "EQUOS CCB Report on Objective Quality Analysis in Banking Call Centers" (both from Stiga).

In addition, a panel of experts from the commercial network has been created. The purpose of this panel is to facilitate the analysis, design and validation of initiatives focused on the priority areas for improvement detected from the diagnostics derived from the voice of the customer.

The Voice of the Customer is an essential source for the effectiveness of the results, facilitating the conversion of these into concrete actions for the business network as well as for those responsible for processes and products. It also makes it possible to gather the opinion of customers and employees before making the pertinent modifications to processes, products, services or channels, subsequently evaluating the impact of these improvements on their perception.

The application of this systematic approach has allowed us to identify improvement action plans that have been deployed in 2024 and will continue within the 25-27 Strategic Plan.

In this regard, the aim is to reinforce the Group's commitment to improving the customer experience, promoting an approach focused on their needs and ensuring sustainable and continuous improvement in all interactions with the Bank.

The results and diagnoses obtained from the different listening systems are, in the main, submitted to the Transformation Committee, ensuring continuous monitoring and an adjustment of strategies.

Processes to remedy negative incidents and channels for consumers and end users to express their concerns. (NEIS S4-3)

The Bank has developed a comprehensive framework to ensure that consumers and end users can express concerns and needs in a direct, efficient and secure manner, ensuring that incidents are handled promptly and effectively.

This framework includes:

- **Communication channels accessible to and established by the company**: The Bank offers its customers and stakeholders a range of specific internal and external channels through which they can express their concerns and needs:
  - **Customer service channels:** Available through physical offices, telephone lines and digital platforms. This is the main tool for communication with the customer. The Customer Service Department (CSD) is a key instrument not only for complying with the established legal requirements, but also for strengthening the relationship of trust with consumers and end users, allowing us to gather their perceptions and levels of satisfaction with the service offered. In 2024, the CSD handled a total of 95,562 complaints and grievances, which represents a significant increase compared to the 56,494 received in 2023. This reflects the level of use of the channel by consumers and end users, highlighting its relevance as a means of communication between the Bank and its customers.

    The CSD also handles complaints from Group companies adhering to Unicaja's Customer Defense Regulations, consolidating a centralized and coordinated approach to ensure an effective response to end-user concerns. To measure the effectiveness of and confidence in this channel, Unicaja uses tools such as periodic customer surveys which assess their satisfaction with the resolution process and the results obtained. These evaluations allow the Bank to identify areas for improvement and continuously optimize the consumer experience, thus reinforcing consumer confidence in the available communication channels.

- **The Whistleblower Channel:** Accessible from the corporate intranet and Unicaja's external web page, it allows written communications and, if requested, documented face-to-face meetings. This channel complies with Law 2/2023, ensuring confidentiality and data protection. There is also the option of using the external channel of the Independent Whistleblower Protection Authority. The Whistleblower Channel ensures confidential treatment of all communications. This includes the identity of the whistleblower and the persons affected by the allegations, limiting access to this information to specifically authorized personnel. The channel similarly allows anonymous use, either through the representation of third parties or via mechanisms that protect the identity of the complainant.

  The information provided is only used for the purposes for which it was collected, with personal data deleted immediately if it is no longer relevant or after three months have elapsed without initiating an investigation, except for exceptions provided for by law. This fosters an environment of trust for consumers and end users, protecting their fundamental rights against possible retaliation.

- **Social media:** Official profiles on Twitter, Facebook, Instagram, LinkedIn and YouTube, which facilitate a direct dialogue with users and the speedy resolution of concerns.

- **Systematic surveys**: Implementation of the *Unicaja Escucha* program to gather critical needs and improve the customer experience.

- **Processes to support and ensure channel efficiency**: Unicaja implements specific processes to ensure channel effectiveness:

  - Staff training: Those responsible for processing communications are trained to ensure proper management and respect for the rights of whistleblowers.

  - Continuous monitoring: Channel performance and customer satisfaction are regularly monitored, using key indicators such as the Net Promoter Score (NPS). Surveys conducted by an external provider ensure the representative nature of the results, while specific analyses are carried out for vulnerable groups, such as the elderly.

  - Optimization of internal processes: Channels and procedures are continuously reviewed and improved to ensure accessibility, quality and personalization of service.

- **Continuous monitoring, control and learning**: The Bank performs an exhaustive follow-up of the issues raised and the answers provided, with the aim of identifying areas for improvement and preventing future incidents:

  - Communications results are analyzed to ensure that they align with human rights and consumer expectations.

  - The lessons learned are documented in order to optimize the channels and related processes.

  - An internal assessment system monitors whether the channels are accessible, known about and effective, fostering user confidence and accountability.

Regarding the Bank's assessment of how consumers and end users know about and trust these structures, Unicaja assures that consumers and end users know and trust the channels available to raise concerns or needs through a systematic approach to communication and monitoring. Periodic monitoring of the perception and use of these mechanisms is carried out through the aforementioned tools that are available to the public, such as the *Unicaja Escucha* program and the metrics associated with the management of the Customer Service Department.

In addition, the Bank has solid policies in place to protect people who use these channels against retaliation, such as the Customer Defense Regulations and the Whistleblower Channel Management Procedure. Among the most important guarantees are strict confidentiality in the processing of communications and anonymity, when requested by the informant. The information thus gathered is handled on the basis of necessity and proportionality. Its access is restricted to authorized personnel, in compliance with applicable regulations. These actions ensure a reliable and secure environment for end users.

With this comprehensive approach, Unicaja further underlines its commitment to transparency, dialogue and value creation for its consumers and end users, promoting agreed solutions through inclusive and respectful processes.

Adoption of actions related to materiality impact on consumers and end users, approaches to managing materiality risks and taking advantage of materiality opportunities related to consumers and end users, and the effectiveness of such actions (NEIS S4-4)

Unicaja has implemented a series of key actions to prevent, mitigate and repair negative impact and to contribute positively to social outcomes for consumers and end users:

► Commitment to Security, Privacy and Technology Risk Management

Unicaja maintains a firm commitment to cybersecurity and data protection, ensuring the trust of its customers through a comprehensive approach to technological risk management. The Bank has thus developed a Technology Plan 2023-2024, with initiatives aimed at strengthening digital security, operational resilience and fraud detection and prevention. This plan includes the implementation of advanced tools to protect the Bank's information assets and its users against growing threats, as well as cybersecurity awareness programs for employees and customers.

Since 2007, Unicaja has had an Information Security Management System in place, certified by AENOR in line with the ISO/IEC 27001 standard, which establishes best practices in the protection of customer information in digital services and self-service. In 2022, it also obtained ISO/IEC 27701 certification, becoming the first and only bank in Spain to have dual certification in information security and privacy. In 2024, Unicaja renewed these certifications, consolidating its leadership in personal data protection and compliance with key regulations such as GDPR, PCI-DSS and PSD2.

To reinforce security in the provision of its services, Unicaja has defined a technological resilience strategy, establishing objectives such as the digitalization of processes, continuous monitoring of risks, control of technological assets and operational resilience tests. In addition, Unicaja has developed periodic audits and specific action plans to ensure compliance with key industry regulations, such as PCI-DSS (Payment Card Industry Data Security Standard) and PSD2 (Payment Services Directive 2), guaranteeing the protection of its customers' rights in terms of privacy and digital security.

► Customer experience optimization

With the aim of improving consumer perception and guaranteeing a speedy, accessible and quality service, Unicaja has promoted a set of action plans focused on customer experience. These measures include the revision and simplification of commercial communications, guaranteeing clear and transparent information, as well as the updating of its brand image to further the values of dynamism, modernity and proximity.

In terms of personalized attention, Unicaja has strengthened its customer relationship model, increasing the identification of reference persons in banking services to improve the recurrence and quality of contact. In addition, it has modernized its branches, optimizing their design and technology, improving ATM security and ensuring efficient service delivery.

With regard to financial inclusion, the Bank has carried out a series of initiatives to facilitate access to banking products and services for different customer segments. These include the expansion of the network of financial agencies in rural areas, with 505 agencies managed by 384 agents by the end of 2024, the extension of opening hours and the collaboration with Correos Cash, still under development, allowing access to financial services in more than 2,300 post offices and through 6,000 rural mail carriers.

Unicaja has also reinforced its commitment to care for the elderly and the disabled by adhering to the Strategic Protocol to Strengthen the Social and Sustainable Commitment of the Banking Sector. As part of this initiative, measures have been implemented such as priority face-to-face service, personal interlocutor, extension of checkout service hours and adaptation of communication channels. The Bank has also entered into a Collaboration Agreement with ONCE to promote the financial inclusion of the visually impaired.

► Financial solutions to improve customers' quality of life

Unicaja strengthens its commitment to improving the social welfare of its customers and end consumers through initiatives that facilitate access to financing on favorable terms, support educational development and promote economic stability in key sectors.

In this regard, in 2024 the Bank began marketing the ICO First Home line, designed to facilitate the purchase of the first home for young people and families with dependent children, promoting access to decent housing under accessible conditions.

It also launched the *Hipoteca Joven*, aimed at mortgages for people under 35 years of age, reinforcing its support for this segment of consumers in a context of increasing difficulty in accessing housing.

In the educational field, in June 2024 Unicaja signed an agreement with the University of Granada to offer 0% interest financing for university tuition, eliminating economic barriers and facilitating access to higher education.



As part of its commitment to sustainable development and support for strategic sectors, the Bank has also incorporated the advance payment to farmers and stockbreeders of investment aid approved in rural development programs financed by EAFRD funds as an ESG activity, guaranteeing liquidity to a sector that is essential for the economy and sustainability.

In response to emergency situations, the Bank took part in the financing line for those affected by the DANA flash floods that devastated Valencia in October 2024, ensuring financial support to the victims and contributing to their recovery. These initiatives reflect Unicaja's commitment to improving the quality of life of its customers and end users, further underlining its role as a socially responsible financial institution.

The Bank additionally guarantees that, as a result of its own activity, there are no relatively significant negative effects on consumers or end users. The following considerations should be noted in this regard in the following areas:

► Data Security Risks

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

In the area of technological risks, the Bank has defined an ICT resilience strategy that complements the security goals and sets the following targets:

- Digitalization of processes: To advance in the application of new and more efficient technologies that facilitate customer access to the Bank's services through digital channels.
- Availability of the Bank's key systems and services supported by information technologies: Ensure that critical business processes are available when internal or external users require them, establishing mechanisms for continuous monitoring, incident resolution and problem management.

- Continuous monitoring and risk measurement: Establish risk metrics and thresholds that allow the Bank's strategic objectives in terms of technology risk management and operational resilience to be tracked and monitored on an ongoing basis, enabling Unicaja management to make informed decisions.

- Control of technological assets: Maintain a complete and reliable inventory of the Bank's information systems and their interrelation among themselves and with the critical functions of the Organization, facilitating their identification and action in the event of incidents that may affect the services they support.

- Exhaustive control of technological operations: Define processes to adequately control the changes implemented in Unicaja's systems, minimizing the risk of interruptions or failures resulting from unauthorized or inadequately tested modifications.

- Operational resilience testing: Run regular digital operational resilience tests, including incident drills and business continuity tests to ensure that the defined recovery processes allow for adequate response in case of incidents or major incidents.

- Internal and external communication: Definition of efficient internal and external communication mechanisms in the event of incidents or serious incidents, ensuring that the deadlines for communication to the Supervisor are met and that there are adequate communication strategies for employees and clients.

► Protection of personal data and guarantee of digital rights

Unicaja has a General Privacy Policy, a Privacy Governance Model and an internal regulatory body that guarantees and protects, in terms of the processing of personal data, the public freedoms and fundamental rights of individuals, especially their right to honor, intimacy and personal and family privacy. This internal regulatory framework is designed to regulate the processing of personal data, regardless of the medium in which it is processed, the rights of data subjects and the obligations of Unicaja, as Data Controller or Processor. All of this is pursuant to current regulations: General Data Protection Regulation 679/2016 (GDPR) and Organic Law on Personal Data Protection and Guarantee of Digital Rights 3/2018 (LOPDGDD).

Compliance with the regulation and the law is a key objective of the Bank, which proactively establishes its commitment to address technical and organizational changes that guarantee the security of personal data and recognize its protection as a fundamental right.

► Transparent marketing and financial education

Unicaja has worked to improve its customers' perception of commercial communications, applying measures such as reducing the amount of promotional information sent and reviewing its marketing processes. In this vein, Digital Onboarding, the Virtual Assistant and automation with AI have been developed, ensuring a transparent and fair approach to the marketing of financial products.

The Bank has meanwhile promoted the Edufinet program, which seeks to foster financial education and improve the understanding of banking products among consumers. In 2024, this program exponentially increased its impact through the production of educational audiovisual content, receiving numerous awards for its contribution to financial literacy.

► Risk in the provision of services

The Bank continues to work on improving its infrastructure to optimize the service provided to its customers. With initiatives such as technological renovation, compliance with regulatory requirements or adaptation to good market practices, it adapts to a changing market and ensures efficiency in its operations.

In the year ended December 31, 2024, Unicaja did not receive any notifications of serious cases related to human rights affecting its consumers or end users. The Bank remains committed to respecting and protecting fundamental rights in all its operations, reinforcing prevention and control mechanisms to ensure compliance with current regulations and promoting good practices in its relations with customers and other stakeholders.

Resources dedicated to incident management

With respect to resources, the Bank allocates significant resources to the management of material incidents affecting its customers and end users, with the aim of ensuring security, transparency and customer satisfaction in all its interactions. These include risks such as personal data breaches or poor customer service practices, as well as positive opportunities arising from data protection policies, security measures, access to sustainable and inclusive products and transparent marketing communication.

The Bank has specialist departments, including its Customer Service Department, which is dedicated to managing the needs and opinions of users, its Cybersecurity Governance and Strategy and Third Party Control Department and the Privacy and Data Protection Department, which implement advanced measures to prevent and mitigate risks associated with leaks or fraud.

In addition, effective communication channels have been set up to allow customers to express incidents, opinions and interests, fostering a transparent and proactive relationship.

Unicaja also runs information campaigns and internal circulars aimed at customers and employees to prevent possible negative incidents, especially those related to fraud. The Bank even allocates technological and infrastructure resources to review and maintain its systems and ATMs, ensuring their functionality and reducing the risk of failures that may affect customers.

3.3.4. Parameters and targets (NEIS 2 MDR-M, NEIS S4-5)

Unicaja uses several key metrics to evaluate performance and effectiveness in handling consumer and end-user incidents. These metrics include the total number of complaints and grievances registered, which in 2024 totaled 95,562, compared to 56,494 in 2023. This increase was influenced by a significant increase in claims related to mortgage expenses and floor clauses, mainly due to judicial decisions and the dissemination of information in the media about deadlines for claims, incidents that are therefore common to the entire financial sector.

Other parameters included the resolution of complaints, with a total of 81,213 complaints and claims resolved during 2024. 22,311 of these were settled in favor of the customer, 4,577 corresponded to requests for information handled and 51,734 were settled in favor of the Bank. In addition, 12,720 claims were rejected because they did not comply with the requirements established by the regulations.

A more detailed analysis of claims by typology shows that in 2024, the largest volume was concentrated in the Assets segment, with 68,937 claims resolved, followed by Liabilities with 6,178, and other categories such as Services, Means of Payment and Others. These figures allow us to identify critical areas and guide improvement strategies.

Type of complaints and claims resolved by Unicaja	2024	2023
Assets	68,937	21,606
Liabilities	6,178	6,330
Services	1,907	2,690
Means of payment	2,994	5,075
Others	1,197	1,670
TOTAL	**81,213**	**37,371**

Regarding the monitoring of claims resolved by supervisory bodies (the Bank of Spain, CNMV and DGSFP), 712 cases were resolved in 2024, of which 55.62% were favorable to the customer, 24.16% to the Bank and 20.22% are pending resolution.

This monitoring reflects the Bank's commitment to transparency and continuous improvement in the management of its communication channels.

Resolutions of complaints resolved by supervisory bodies

	Favorable to the customer	Favorable to the Bank	Pending resolution	TOTAL
2024*	396	172	144	712
	(55.62) %	(24.16) %	(20.22) %	(100) %
2023*	524	148	229	901
	(58.16) %	(16.43) %	(25.42) %	(100) %

Breakdown of complaints received from Group Companies

	2024	2023
Unigest	4	20
Unicorp Equity	-	1
Unimediación	-	5
Segurandalus	-	-
Duero Vida	16	20
Liberbank Vida y Pensiones*	-	22
Unicaja Pensiones	-	-
CCM Brokers 2007	-	-
Total	**20**	**68**

(*) Extinguished through the merger by absorption by Unicorp Vida, through a public deed executed on 8/1/23, registered in the Mercantile Registry on 8/29/23.

The methodologies used for these parameters include an exhaustive register of complaints in the Customer Service Department which guarantees the traceability and accuracy of the data. These measurements are performed in accordance with internal standards and current regulations.

Goals related to managing material adverse events, driving positive events, and managing material risks and opportunities. (NEIS S4-5)

Unicaja has established clear, time-bound and results-oriented goals for the improvement of customer experience, with the purpose of continuing to promote positive incidents and prevent possible risks and negative impact with consumers and end users. These goals are aligned with the Customer Experience Model and are part of the Bank's strategic commitment to provide an excellent and sustainable customer experience.

The main goals established include:

- Improving customer satisfaction.
- Increasing the perception of quality of the services provided.
- Optimizing incident management
- Increasing the degree of satisfaction of the different interactive channels, including branches, digital banking and the contact center.
- Ensuring the confidentiality, integrity and availability of information and services: Protecting customer and organizational information through measures based on risk analysis, implementation of effective controls and design of continuous improvement plans to prevent disruptions and manage threats.
- Information security training and awareness: Implement annual programs for employees, customers and suppliers that promote good practices, fraud prevention and responsible behavior in the protection of information assets.
- Regulatory compliance: Ensuring that processes and information systems comply with applicable regulations, incorporating security standards throughout the life cycle.
- Continuous safety monitoring and assessment: Establishing periodic review and testing mechanisms to protect assets from threats, ensure service recovery from incidents and update security measures as risks evolve.

Goal setting and monitoring process

The process for defining these goals is based on the analysis of information from different internal and external sources, in collaboration with different areas of the Bank.

The corporate NPS is monitored on a monthly basis by the Objectives Department and is also reported with the same frequency for monitoring the RAF, both of which are submitted to the competent Governing Bodies.

Evaluation, learning and continuous improvement

The analysis of the evolution of the corporate NPS and the achievement of goals allows us to identify areas for improvement and extract lessons learned in order to adjust strategies and action plans. This approach ensures the implementation of corrective and preventive measures, aligning the results with the Bank's strategic objectives.

Unicaja is committed to constantly evaluating the impact of the measures adopted, using key indicators such as the NPS, in addition to other metrics related to service quality. This assessment system ensures that the established goals contribute to the tangible improvement of the customer experience, promoting an environment of continuous improvement that strengthens the Bank's relationship with its consumers and end users.

- Within the framework of the 2025-2027 Strategic Plan, Unicaja has prioritized improving the Customer Experience, ensuring a transversal vision in the different Projects that comprise it. Additionally, the Bank is focused on compliance with accessibility regulations, ensuring that financial services are more inclusive and accessible to all customers. The Bank thus intends to continue advancing in its goals and achieving objectives to optimize the Unicaja customer experience.

4. Governance information

4.1. Business conduct 593
4.1.1. Governance 593
4.1.2. Incident, risk and opportunity management (NEIS 2 IRO-1) 594
4.1.3. Policies and actions (NEIS G1-1) 596
4.1.4. Parameters and targets (NEIS 2 MDR-M, NEIS G1-3-G1-6) 610

4.1. Business conduct (NEIS G1)

The purpose of this section of the Sustainability Report is to detail the processes and actions carried out by Unicaja, in order to understand the Bank's strategy, approach, processes and procedures, as well as its performance with respect to business conduct.

Business conduct at Unicaja refers to a set of principles and values that guide the behavior of its employees, managers and members of the governing bodies. These principles are embodied in the Unicaja Group Code of Ethics, which promotes a corporate culture based on integrity, professionalism, honesty and transparency.

The main aim is to ensure that all actions and decisions within the company are carried out in an ethical and responsible manner, fostering trust and respect both internally and with customers and society in general.

4.1.1. Governance. (NEIS 2 GOV-1)

As mentioned in Section 1.2.1 "Role of the administrative, management and supervisory bodies", the General Shareholders' Meeting is Unicaja's highest decision-making body in matters within its remit. The General Shareholders' Meeting decides on matters attributed to it by law, 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.

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, 2024, the Board of Directors is made up of 14 members, with the following composition:

i. The non-executive chairman who has independent status

ii. The Chief Executive Officer, who is the only director with the category of executive director

iii. Six independent directors (in compliance with Recommendation 17 of the Good Governance Code of Listed Companies)

iv. Six proprietary Board Members, four proposed by Fundación Bancaria Unicaja, one proposed by Fundación Bancaria Caja de Ahorros de Asturias and another proposed by Global Portfolio Investments, S. L.

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 people with recognized commercial and professional honorability who possess adequate knowledge and experience to perform their duties and are in a position to exercise good governance in the Bank. In addition to the conditions required by the law and the bylaws, they also meet those provided for in the Board Regulations and the regulations and the guidelines of the European Union institutions. The members of the Board of Directors therefore have the necessary experience to address business conduct issues.

As already mentioned in Section 1.2.1 "Role of the governing and management bodies", on February 11, 2025, AENOR gave Unicaja the highest rating (g++) of the **Good Corporate Governance Index (IBGC)** certificate, which contemplates the best governance practices.

Its report highlights the soundness of the corporate governance model after verifying aspects including the composition and functioning of the board and its committees, the General Shareholders' Meeting, the

remuneration policy, compliance, transparency, the appropriate distribution of functions and the prevention of conflicts of interest.

In this area of corporate conduct, the Directors receive various periodic reports that the Bank's Regulatory Compliance Department submits to the governing bodies:

- On an annual basis, the Corporate Conduct Department participates in the Annual Regulatory Compliance Report (IADCN), which contains the essential activities of the year and statistics on controls carried out. This report is approved by the Regulatory Audit and Compliance Committee and is submitted to the Bank's Board of Directors.
- The Corporate Conduct Department issues an Annual Criminal Risk Report each year which details the activities carried out for the management and prevention of criminal risk in the Bank. This report includes management of controls, criminal risk matrix, information on complaints made and their typology and status, training on criminal risk for employees, managers and directors, summary of internal and external audits (AENOR) carried out during the year, as well as other issues deemed to be significant. The report is approved by the Criminal Risk Prevention Committee and subsequently by the Board of Directors, after submission to the Regulatory Audit and Compliance Committee.
- Every six months, a report is submitted to the Regulatory Compliance Department on controls and the situation of related parties, transactions carried out and management of privileged securities market information.
- On a quarterly basis, the Corporate Conduct Department issues a report on the status of the complaints processed through the Bank's Channel. This report is submitted to both the Criminal Risk Prevention Committee and the Regulatory Audit and Compliance Committee.

In addition, annual training plans include updates on topics related to business conduct.

It is therefore the Board of Directors, as the highest administrative body, which is responsible for approving and modifying the guidelines and policies that set the terms of business conduct of the Unicaja Group.

In the area of business conduct, the Unicaja Group establishes general guidelines of conduct that reflect its values and its commitment to customers and transparency in our daily work. In this regard, the Group has internal policies that regulate the different areas of its activity and which are updated periodically or whenever necessary due to any circumstance (see Section 4.1.3 "Policies and actions").

In this way, Unicaja reinforces its commitment to a corporate culture based on the development of integrity, professionalism, honesty and transparency.

4.1.2. Incident, risk and opportunity management (NEIS 2 IRO-1)

In the materiality assessment process carried out by the Bank, previously detailed in Section 1.4.2 "Materiality assessment process", the following have been identified as material incidents, risks and opportunities in the area of business conduct (G1) of the Unicaja Group, grouped at the subtopic level.

G1 material IROs: Business conduct

Material IROs	Description
Subtopic: Corporate culture	
Unicaja's positive impact by contributing financially to the development of society	Unicaja has a positive impact on society by contributing 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.
Unicaja's positive impact by consolidating its position as a benchmark institution in the sector	Unicaja has a positive impact in its respective fields of action, deploying a wide and diverse range of quality financial products and services and providing a highly professionalized and qualified service. This is undertaken from the perspective of efficient business management, obtaining profits and harmonizing all of this with the purposes of the different stakeholders.
Unicaja's positive impact on prudence, solvency and stability in resource management	Unicaja has a positive impact through its prudence, solvency and stability in the management of resources entrusted by customers, shareholders and investors.
Unicaja's real positive impact on transparency, integrity, ethical commitment, and corporate responsibility.	Unicaja has a positive impact through transparency, integrity, ethical commitment and corporate responsibility, as established in the Code of Ethics and the Corporate Responsibility Policy
Unicaja has a real positive impact through its business efficiency and continuous improvement of the business management model	Unicaja has a positive impact because it has a robust, efficient and effective business model with diverse lines of activity.
Unicaja's real positive impact on the provision of quality services	Unicaja has a positive impact through the provision of quality services in face-to-face and online formats that meet customer needs and expectations.
Unicaja's real positive impact through its commitment to training, research, and innovation	Unicaja has a positive impact by focusing on training, research and innovation as the basis for sustaining the company's growth over time in an environmental, social and economic development context.
Real positive impact due to connection with the territory and socioeconomic development.	Unicaja has a positive impact through its connection with the territory and the socioeconomic development of the geographical areas, through the formalization of alliances with the most representative social and economic agents.
Unicaja's sustainable positioning opportunity	Unicaja has the opportunity to achieve a better positioning with respect to its competitors by promoting sustainable values and actions within the framework of the Bank's operations.
Subtopic: Whistleblower protection	
Positive impact of Unicaja through having an Internal Information System that guarantees the rights of whistleblowers.	There is a positive impact through the establishment of a Policy that frames the principles and guarantees of the Internal Information System of Unicaja Group companies, in order to uniformly preserve and protect the rights of the informants of all such companies and those affected through the communications made.
Subtopic: Supplier relationship management, including payment practices	
Real positive impact of the existence of specific procurement procedures for supplier contracting	Unicaja has a positive impact through specific procedures that are in place for contracting the different types of agents and associates, defined in a manual that has to be complied with by all those involved in the Bank's activities.
Positive impact of maintaining a correct average payment period to suppliers	Unicaja has a positive impact by having an average payment period to suppliers that is much lower than that established by regulations (30 days).
Negative impact of not having a clear supplier contracting policy and procedures in place.	Unicaja does not have a supplier contracting policy or analytical procedures to exclude companies that do not comply with human rights and are not committed to the environment.

G1 material IROs: Business conduct

Subtopic: Corruption and bribery		
Sub-subtopic	**Material IROs**	**Description**
Corruption and bribery, including detection, training, and prevention	Positive impact through the raising of employee awareness in relation to the prevention of money laundering	Unicaja has a positive impact on its employees through communications on the intranet, internal circulars and corporate website on the different AML/CFT policies, and the establishment of the Code of Ethics, among other actions. 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.
Corruption and bribery, including detection, training, and prevention	Positive impact due to the existence of a whistleblower channel available to stakeholders.	Unicaja provides all stakeholders (customers, suppliers, employees, etc.) with a whistleblower channel to report illicit behavior, any indication of suspicious operations, or the mere attempt thereof. 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.
Corruption and bribery, including detection, training, and prevention	Positive impact through AML/CFT training programs.	Unicaja conducts ongoing, updated training through the e-learning methodology aimed at the entire workforce, providing specific Criminal Risk Prevention School training content, which is accessible to the whole workforce through the Uniecampus Training Portal. In addition, training in this area is provided for new employees as part of the Onboarding Plan.
Corruption and bribery, including detection, training, and prevention	Positive impact of the establishment of a robust internal control environment related to AML/CFT	Unicaja has a positive impact through internal controls on criminal risk prevention within the Bank, identifying the main controls implemented in Unicaja, which allow it to mitigate, detect, or react to the various criminal risks that may affect the different stakeholders. In addition, Unicaja has set up internal control bodies and units with specific responsibilities for the prevention of money laundering and the financing of terrorism.
Corruption and bribery, including detection, training, and prevention	Positive impact through the establishment of customer admission policies	The Bank approved a Customer Admission Policy which outlines the customer types that might represent a higher than average risk, established procedures for action, identified a catalog of risk operations, and established specific action protocols for the detection and internal communication of events and transactions that need to be subject to special examination as they show signs of being related to money laundering or terrorist financing activities.
Cases	Actual positive impact of conducting periodic criminal risk assessments	Unicaja's Criminal Risk Prevention Committee performs periodic evaluations of transactions to determine their possible criminal significance.

4.1.3. Policies and actions (ESRS G1-1)

Corporate culture and corporate culture and business conduct policies (ESRS G1-1, G1-2).

To ensure the Bank's commitment to business conduct and the way it promotes its corporate culture, Unicaja implements and monitors compliance with a set of policies. The objective of these policies is to mitigate possible risks and negative incidents that might affect its business conduct, as well as favor an improvement in the rooting of the corporate culture, the management of its suppliers, and the prevention of corruption and bribery.

The following is a list of the policies and other internal documents developed by Unicaja. The following structure is established in this relationship:

- Description of the policy: It includes a brief description of the policy, its objectives, a reference to any third-party standards or initiatives that Unicaja has committed to respect through the implementation of the policy (where applicable) and any other noteworthy considerations to be taken into account.

- Person responsible for implementation: This is the person ultimately responsible for the implementation of the policy.
- Dissemination: channel and degree of dissemination achieved by the policies.

Policy	Description	Person responsible for implementation	Dissemination
Unicaja Group Code of Ethics	The Unicaja Group's Code of Ethics reinforces Unicaja's commitment to a business culture based on upright, professional, honest, transparent conduct. The purpose of this code is to provide general guidelines for conduct that reflect Unicaja's values in the daily work of its personnel. This code of ethics guarantees the rights of each employee and promotes: – Equal opportunities, diversity, and non-discrimination – Safety, health, and the prevention of workplace harassment. This code must be complied with by all Unicaja employees, managers, and members of the governing body.	Board of Directors	Corporate Website
Internal Code of Conduct in the framework of the Securities Market	This Regulation applies to the directors, managers, and employees of the Group's companies that the Regulatory Compliance Department considers appropriate, and in particular, all those listed as issuers in the stock market, applying measures and procedures aimed at the proper management of the Bank's risk and promoting better compliance in the area of market abuse.	Board of Directors	Corporate Website
Prevention of Criminal Risk and Response to Non-Compliance Policy	The purpose of this Policy is to formally ratify Unicaja's commitment, for years inherent in the performance of its activity, to establishing a culture of regulatory compliance allowing honest, upright, transparent professional conduct, as well as to firmly condemn the commission of any kind of illegal act, particularly of a criminal nature, without the possibility of the commission thereof being justified as benefiting the organization under any circumstances. This Policy is implemented through the Criminal Risk Prevention Program. As an accessory and necessary tool to implement these policies,, programs, and other procedures, all recipients are required to report any non-compliance through the authorized channels.	Board of Directors	Corporate Website

Policy	Description	Person responsible for implementation	Dissemination
Policy for the Identification and Management of Conflicts of Interest and Related-Party Transactions of Significant Shareholders, Directors, Senior Executives and other Related Parties	The purpose of this policy is: – To adopt measures to avoid the appearance of conflicts of interest; – To establish procedures for the identification, communication, and evaluation of conflicts of interest. – To implement procedures to manage, control, and mitigate real or potential conflicts of interest; and – To regulate the system for the authorization of transactions that the Company carries out with the Company's Significant Shareholders, Directors, Senior Executives and other related parties, as well as with other parties related to Unicaja.	Board of Directors	Intranet
Corruption and Bribery Prevention Policy	The purpose of this Policy is to establish a reference framework that fosters a climate of compliance and integrity and prevents the risk of incurring in conduct or patterns of action that are contrary to this Policy. Likewise, Unicaja wishes to express its firm condemnation of any conduct that could be considered acts of corruption or bribery, both in the public and private spheres.	Board of Directors	Corporate Website
Unicaja Group's Internal Information System. Whistleblower channel management and whistleblower protection	The purpose of this Policy is to establish the principles and guarantees of the Unicaja Group's Internal Information System in order to preserve and protect the rights of informants and affected persons, if any, by any communications made. An Internal Information System is an essential element in the culture of regulatory compliance the aim of which is to ensure that both public and private entities have an efficient, transparent mechanism for reporting possible violations of the legal system within the framework of a professional relationship.	Board of Directors	Corporate Website
Whistleblower Channel Management Procedure.	This procedure regulates the use of the Bank's whistleblower channel. It indicates the steps to be taken with respect to the communications received and also establishes the general guarantees regarding these communications.	Board of Directors	Corporate Website
Prevention of Money Laundering and Combating the Financing of Terrorism procedure manual	Through this manual, the Unicaja Group has established the necessary procedures, policies, internal controls, and tools to comply with the various regulations issued by both national and international organizations, with the aim of effectively combating this type of criminal operation.	Committee for the Prevention of Money Laundering	Intranet

Policy	Description	Person responsible for implementation	Dissemination
General Ethical Principles for Suppliers	Unicaja does not tolerate or allow any type of conduct contrary to the law in carrying out its professional or business activity, neither by its personnel nor by its suppliers and/or collaborators. Therefore, as part of the contracting process, the conduct of potential suppliers will be assessed. To this end, these Ethical Principles for Suppliers establish specific guidelines that suppliers must comply with in the following areas: • Ethics and anti-corruption • Human rights • Labor rights • Environment	Steering Committee	Intranet

Thus, as indicated above, Unicaja's policies and other internal regulations cover the management of certain IROs in the area of corporate conduct. The following is a list of the IROs covered by each policy:

Policy	IROs covered by the policy
Unicaja Group Code of Ethics	▶ Unicaja's real positive impact through its financial contribution to the development of society. ▶ Unicaja's real positive impact through the consolidation of its position as a reference bank in the sector. ▶ Unicaja's real positive impact on prudence, solvency, and stability in resource management. ▶ Unicaja's real positive impact on transparency, integrity, ethical commitment, and corporate responsibility. ▶ Unicaja's real positive impact on business efficiency and continuous improvement of the business management model. ▶ Unicaja's real positive impact through the provision of quality services. ▶ Unicaja's real positive impact through its commitment to training, research, and innovation ▶ Real positive impact due to connection with the territory and socioeconomic development. ▶ Unicaja's sustainable positioning opportunity ▶ Positive impact through the raising of employee awareness in relation to the prevention of money laundering
Internal Code of Conduct in the framework of the Securities Market	▶ Unicaja's real positive impact on transparency, integrity, ethical commitment, and corporate responsibility.
Prevention of Criminal Risk and Response to Non-Compliance Policy	▶ Actual positive impact of conducting periodic criminal risk assessments
Policy for the Identification and Management of Conflicts of Interest and Related-Party Transactions of Significant Shareholders, Directors, Senior Executives and other Related Parties	▶ Unicaja's real positive impact on transparency, integrity, ethical commitment, and corporate responsibility.
Corruption and Bribery Prevention Policy	▶ Positive impact due to the existence of a whistleblower channel available to stakeholders. ▶ Positive impact of Unicaja through having an Internal Information System that guarantees the rights of whistleblowers. ▶ Positive impact through the raising of employee awareness in relation to the prevention of money laundering ▶ Positive impact of the establishment of a robust internal control environment related to AML/CFT
Grupo Unicaja, S.A.'s Internal Information System. Whistleblower channel management and whistleblower protection.	▶ Positive impact due to the existence of a whistleblower channel available to stakeholders. ▶ Positive impact of Unicaja through having an Internal Information System that guarantees the rights of whistleblowers.
Whistleblower Channel Management Procedure.	▶ Positive impact due to the existence of a whistleblower channel available to stakeholders. ▶ Positive impact of Unicaja through having an Internal Information System that guarantees the rights of whistleblowers.

Policy	IROs covered by the policy
Prevention of Money Laundering and Combating the Financing of Terrorism procedure manual	▶ Positive impact through the raising of employee awareness in relation to the prevention of money laundering ▶ Positive impact through AML/CFT training programs. ▶ Positive impact of the establishment of a robust internal control environment related to AML/CFT ▶ Positive impact of the establishment of client admission policies (in terms of AML).
General Ethical Principles for Suppliers	▶ Real positive impact due to the existence of specific supplier contracting procedures ▶ Negative impact of not having a clear supplier contracting policy and procedures in place.

The Unicaja Group strictly observes the standards of conduct in relation to the prevention of unethical practices and money laundering. These rules are basically included in the Group's **Code of Ethics**, in the **Policy and Program for the Prevention of Criminal Risk and Response to Non-Compliance**, in the **Internal Code of Conduct** in the Securities Market and in the regulations for the prevention of money laundering, supported internally by the **Prevention of Money Laundering and Combating the Financing of Terrorism Procedure Manual** (updated in September 2024 by the Prevention of Money Laundering Committee), 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 has been revised and updated in different years, with 2024 being the last year of updating, already under the name of **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 has carried out the functions of criminal risk prevention, supervision of the observance of the Code of Conduct, developing the necessary policies, procedures, and governance schemes to adequately respond to the Group's conduct risk, among others, notably:

- the **Prevention of Criminal Risk and Response to Non-Compliance Policy**, initially created and approved in 2015 and revised and approved on December 20, 2024, by the Board of Directors, which is complemented by the Prevention of Criminal Risk and Response to Non-Compliance Program.

- The Prevention and management policy for conflicts of interest and related-party transactions involving significant Shareholders, Board Members, Senior Executives, and other related parties (from 2015) and the **Policy for the Prevention and Management of Conflicts of Interest of the Group's Employees** (from 2020), both of which were last updated and approved by Unicaja's Board of Directors on April 26, 2024.

Complaints channel

Unicaja implemented a whistleblower channel in 2015 as part of its Program for the Prevention of Criminal Risk in order to establish the Group's Internal Information 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 Whistleblower 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 the rights of the informants and of the persons affected and also to regulate the use and functioning of the Whistleblower Channel (which is expanded upon in the corresponding approved procedure).

The Whistleblower Channel is available to employees, former employees, agents, managers, and members of the governing bodies, as well as third parties other than the above (customers, suppliers, candidates, interns, temporary agency workers, etc.). It is managed by the Regulatory Compliance Department, which is part of the Risk Control and Supervisory Relations Department.

The protection established by Law 2/2023 will be provided, under the terms set forth in this Law, to the persons included in its scope of application. Likewise, in accordance with the provisions of said Law, any individual may report the commission of any actions or omissions included in the scope of application of the aforementioned Law to the Independent Authority for the Protection of Whistleblowers or to the corresponding regional authorities or bodies, either directly or after prior communication through the Whistleblower Channel or any of the internal channels included in the Unicaja Group's Internal Information System.

The Whistleblower Channel shall in all cases allow information to be submitted anonymously. It will be designed and managed in a secure manner at all times, guaranteeing the confidentiality of the informant and third parties mentioned in the communication, as well as the rest of the actions and data protection, preventing access to unauthorized persons, ensuring that the communications submitted are processed in an effective manner. In addition, it will allow the presentation of communications in writing or verbally, or both. At the informant's request, communications may also be submitted by means of a face-to-face meeting within a maximum period of seven days.

Through the corresponding internal circulars, all employees were informed about the Whistleblower Channel as a means of communicating the following reportable events[12]:

a) Infringements of European Union law or serious or very serious criminal or administrative offenses. In these cases, informants may also resort to the external reporting channel of the Independent Authority for the Protection of Whistleblowers (A.A.I.) and obtain the protection provided for by Law 2/2023 under the terms established therein.

b) Labor-related infringements.

c) Non-compliance with applicable regulations relating to the prevention of money laundering and the financing of terrorism.

d) Non-compliance with Securities Market regulations.

e) Infringements, breaches, or irregularities in relation to the Unicaja Group's Code of Ethics.

f) Inadequate accounting or auditing practices.

g) Violations of current legislation.

h) Any other similar infringement or improper practice.

The Whistleblower Channel is visible at all times on the Unicaja intranet as well as on the corporate website so that it can be identified and used in the most efficient way. Unicaja has also established the necessary procedures for the protection of any person who reports a situation of this type in a work or professional context, avoiding the adoption of any type of reprisal.

[12] These facts are detailed in the Internal Information System Policy.

In accordance with the approved procedure for the whistleblower channel, the following flow chart is followed for the management of communications:



1. Receipt of communication	2. Analysis	3. Investigation	4. Resolution	5. Registration
A communication is received with the following data: ▶ Identification data (*) ▶ Details of the communication (subject matter, facts and persons involved, among others) ▶ Documentation provided by the informant (*) Communications may be anonymous.	The Department that manages the Whistleblower Channel examines its content and analyzes its admissibility. If necessary, additional data may be requested from the informant in order to expand upon the information.	Once the communication has been admitted, as part of the internal investigation initiated, all information and documentation deemed necessary may be requested from any Department, as well as from the reporting person. In all cases, the right to be presumed innocent, the right to honor, and the right to one's own image, as well as the right to be heard and put forth the arguments that may be in their best interest are guaranteed.	After the analysis and investigation, one of the following actions will be carried out: - communication that is unfounded or does not imply non-compliance with the regulations: this will be filed and the informant will be informed of said filing. - In the event of non-compliance: appropriate measures will be proposed to minimize the consequences of non-compliance and prevent similar risks in the future.	All communications will be kept on record and updated and will include details of the actions taken, the documentation generated through their processing, and, if applicable, the internal investigations carried out until the completion of the proceedings and response to the informant.

In addition, as control measures, the Regulatory Compliance Department shall report to the Criminal Risk Prevention Committee every two months and submit a report to the Audit and Regulatory Compliance Committee on the scope and status of the management of the communications received through the Whistleblower Channel at least every six months.

The Regulatory Compliance Department will establish the necessary control procedures to promote the effective use of the Whistleblower Channel with the guarantees established by Law 2/2023.

Training and dissemination of knowledge on business conduct at Unicaja

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 242 employees each completed eight hours of training in this area in 2024 (674 employees in 2023).

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 2024, the Bank's internal communication channels informed its personnel 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 Corruption and Bribery Prevention Policy of the Unicaja Group, the latter having been revised and approved by the Board of Directors on February 16, 2024.

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 was also provided on the Prevention and Management of Conflicts of Interest of the Unicaja Group's employees, in addition to updates on the new developments in this respect in the "En 1 minuto" internal newsletters.

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.

Given the idiosyncrasy of the Bank and its financial activity, Unicaja considers that its entire workforce is subject to corruption and bribery risk, and as it is considered one of the most significant axes on which the Group's business conduct pivots, it makes the necessary efforts to update its policies and carry out the pertinent action plans, such as training actions or control exercises, which concern the entire workforce.

Supplier relations management (ESRS G1-2).

The Bank's relationship with its suppliers is essential in order to guarantee a wide range of competitive, quality products and services. The Unicaja Group promotes cooperative behavior with its suppliers at all times, establishing free and fair contracts under 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 is particularly relevant if we consider the social and environmental impact caused by a supplier due to its transactions with the Unicaja Group, as set out in section 1.3.2 *Stakeholder interests and opinions (SBM-3)*. To this end, the Group has set itself the objective of promoting the responsible behavior of its suppliers from the point of view of sustainability, establishing policies, processes, and procedures that extend its social commitment to its entire supply chain.

The Unicaja Group maintains relations with suppliers that respect the 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 Corporate Sustainability 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. With respect to suppliers, the following lines of action have been established:
    - Establishing transparent, objective, impartial processes with suppliers, promoting competition and equal opportunities.
    - Adequate management of the delegation of the provision of services to third parties, including Group companies, both at the time of prior analysis and approval of the delegation and in its subsequent formalization, fulfillment, and monitoring.
    - Ensuring that suppliers are respectful of current labor and environmental legislation, as well as human rights throughout the value chain, establishing a procedure to classify and evaluate the main suppliers according to social, environmental, and ethical criteria.
    - Scrupulous compliance with payment deadlines, as well as the conditions contractually agreed with suppliers.
    - Having local suppliers within the scope of Unicaja's operations, whenever possible.

- With the aim of expanding upon the lines of action set out in the Corporate Sustainability Policy regarding its relations with suppliers, in January 2025 the Steering Committee of the Bank approved the **General Ethical Principles for Suppliers** of the Unicaja Group, with the aim of ensuring that the Group's business activity with its suppliers is carried out in a professional, honest, transparent, and upright manner.

  As a signatory of the United Nations Global Compact, a member of the Spanish Global Compact Network and a supporter of the Principles for Responsible Banking of the United Nations Environment Program Finance Initiative, Unicaja aims to ensure that its suppliers respect the principles that inspire them. In this way, these Principles show the fundamental conduct that the Group considers suppliers must comply with, such as the observance of the highest ethical standards, the promotion of respect for human rights, labor rights, and the care and defense of the environment.

  With the entry into force of the **General Ethical Principles for Suppliers**, all Unicaja suppliers must comply with these principles. These suppliers shall ensure the communication and application of these throughout the value chain. This commitment will be included in the contracts entered into by suppliers and Unicaja, and the Bank reserves the right to examine or review compliance with this commitment.

  Through the approval of this document, Unicaja is reinforcing its commitment to sustainability in its dealings with suppliers, taking into account social and environmental criteria for the selection of its suppliers.

- Policy for the Prevention of Criminal Risk and Response 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 whistleblower channel stipulated 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 Unicaja Group's commitment to its suppliers is the attention to payment terms and contractually agreed conditions, which are negotiated on an individual basis.

The Unicaja Group complies with current legislation on average supplier payment periods. It should be remembered that Law 15/2010, of July 5, and Law 18/2022, of September 28, establish a maximum term of 30 days. Further details are given in *G1-6 Payment Practices,* which provides information on the average period of payment of the Unicaja Banca Group, among other things, which is always less than the 30 days established by law.

The following information is provided on the total amount of goods and services acquired, the percentage of suppliers with a turnover of less than 1.5 million euros, and the percentage of local suppliers, for fiscal years 2024 and 2023:

Supplier support	2024	2023
Total amount of goods and services purchased by the Group (millions of euros)	232.9	243.8
Suppliers with a turnover of less than 1.5 million euros (%)	39.3%	43.7%
Volume of Group purchases from local suppliers (%)	98.3%	98.5%

Therefore, we may conclude that practically all suppliers have an operational headquarters in Spain.

In 2019 Unicaja implemented its Supplier Management Operating Model in line with European Banking Authority Guidelines on the outsourcing of services by credit institutions. This model established the criteria to be followed by the Bank in relation to the outsourcing of services or functions, including Unicaja 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 2024 the Bank continued to benefit from the use of the Coordinaware application, which allows it to do the following:

- 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 available on the approval status of companies and workers to facilitate access control at its facilities.

At the same time, worth mentioning due to its significance is Regulation (EU) 2022/2554, commonly known as the Digital Operational Resilience Directive (DORA), which although it came into force on January 16, 2023, only began to be implemented on January 17, 2025, from which time financial institutions were obliged to comply with the requirements established therein. This Directive seeks to strengthen operational resilience and cybersecurity in the financial sector.

Its main objective is to ensure that financial institutions, such as banks and insurers, can withstand and recover from severe operational disruptions, including cyberattacks.

Main aspects of DORA:

- ICT risk management: Entities should develop comprehensive frameworks to manage information and communication technology (ICT) risks.
- Notification of incidents: Financial institutions are required to report serious ICT-related incidents to the competent authorities and affected customers.
- Operational resilience testing: Banks should conduct regular tests to assess the strength of their ICT systems and detect vulnerabilities.
- Exchange of information: The exchange of information and intelligence on cyber threats among financial institutions is encouraged.
- Third party risk management: Banks should actively manage the risks associated with external ICT suppliers.

Therefore, as of fiscal year 2025 and with the application of this Directive, there will be an impact on the relationship with critical suppliers. DORA introduces a specific monitoring system for critical external service providers, such as cloud computing services. This implies that financial institutions must:

- Regularly monitor and audit these suppliers to ensure that they meet high safety standards.
- Establish specific contractual agreements that include clauses on risk management and operational resilience.
- Evaluate and mitigate the risks associated with reliance on these suppliers to ensure business continuity even in the event of disruption

In fiscal years 2024 and 2023, the Bank worked on updating procedures and control systems, thus complying with the requirements established in the aforementioned regulations.

Prevention and detection of corruption and bribery (ESRS G1-3)

As mentioned previously, Unicaja strictly observes the standards of conduct in relation to the prevention of unethical practices and money laundering. In this area, in 2022, the Bank approved the *Unicaja Group's Corruption and Bribery Prevention Policy*, which was updated and approved by its Board of Directors in February 2024, with the aim of reinforcing its ethical and compliance culture, in accordance with the regulatory requirements and best practices in force at any given time.

For this purpose, the Bank has taken as references the United Nations Convention against Corruption and its Anti-Corruption Program for Business Ethics and Compliance, the Convention on Combating Bribery of Foreign Public Officials in International Business Transactions of the Organization for Economic Cooperation and Development (OECD), the Foreign Corrupt Practices Act (FCPA) of the United States of America, the Bribery Act of the United Kingdom, and the Spanish Criminal Code, among other provisions, as well as other recently published international regulations.

As a signatory of the United Nations Global Compact, Unicaja is committed to complying with the ten agreed principles and specifically with the one that establishes that companies must work against corruption in all its forms, including extortion and bribery.

Unicaja identifies the following principles within the procedures established in the prevention of corruption and bribery:

a) *Zero tolerance of corruption*: The Bank does not tolerate or allow any type of corruption, extortion, or bribery in the performing of its business activities, whether in the public or private sector. Unicaja promotes a preventive culture based on the principle of "zero tolerance" towards corruption in business, in all its forms. This principle is absolute and prevails over the possible obtaining of any type of economic benefit for Unicaja or its personnel.

b) *Integrity in relations with third parties*: in accordance with the provisions of the regulations governing its activities, Unicaja's relations with third parties, both private parties and government bodies, are based on the principles of impartiality, legality, integrity, objectivity, and transparency.

c) *Transparency in the information provided*: maintaining adequate internal procedures to encourage the communication of any possible regulatory non-compliance or irregularity. Therefore, the risks associated with fraud, corruption, and bribery are adequately contemplated in the Bank's internal procedures in all those relating to relations with third parties.

Unicaja establishes anti-corruption measures in different areas:

- gifts,
- facilitation and extortion payments,
- influence peddling,
- travel and representation expenses,
- accounting records,
- conflicts of interests,
- relations with suppliers,
- relations with political parties
- charitable contributions, sponsorships, and patronage

The Regulatory Compliance Department is responsible for articulating the policies and mechanisms in the area of corruption and bribery prevention, enabling the pertinent communication channels for this purpose. For this purpose, Unicaja provides those subject to these procedures with the Whistleblower Channel, through which they can report potential non-compliance.

Once the report has been received and admitted through the Whistleblower Channel, within the framework of the internal investigation initiated, all information and documentation deemed appropriate may be requested from any Department, as well as from the informant.

After the resolution of the report, in the event of incidents related to corruption or bribery, the Criminal Risk Prevention Committee is informed, which in turn informs the Internal Audit and Regulatory Compliance Committee, which is the consultative body for these purposes for submission to the Board of Directors.

In order to achieve profound, deep-rooted implementation of these principles in its corporate culture, Unicaja provides adequate and continuous training to the persons subject to the scope of application of these principles, requesting that those persons deemed necessary attend training courses within the scope of their duties.

As mentioned above, the Bank considers that 100% of Unicaja's staff is subject to corruption and bribery risk, given its idiosyncrasy and its financial activity, and accordingly makes the necessary efforts to update policies and carry out the relevant action plans, such as training actions or control exercises, which concern all of its own personnel.

During fiscal year 2024, the Bank provided training on the Prevention of Corruption and Bribery, lasting 2 hours, which was taken by 5,466 employees (10,932 hours in total).

At the same time, further training was provided on Criminal Risk Prevention for 242 employees (1,936 hours in total), and on the Prevention of Conflicts of Interest, with 2,790 employees attending (5,580 hours in total).

Further details of the training on this topic are provided in *4.1.4 parameters and goals,* including those aimed at members of the administrative, management, and supervisory bodies.

The Corporate Conduct Department, which reports to the Regulatory Compliance Department, is responsible for ensuring the prevention of criminal risk in the Bank and is made up of 5 professionals as of December 31, 2024.

Prevention and combating of money laundering and financing of terrorism.

Within the framework of corruption prevention, Unicaja provides an important service to society with its activities in relation to the prevention and combating of money laundering and financing of terrorism, which occupies a key place in the activities of the Bank's Regulatory Compliance Department, with a large team of professionals dedicated to this task. In this regard, the Bank applies strict ethical and professional standards to ensure that its services are not used for illicit 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.

With regard to the scope of this training for the Group's employees, the following training activities were carried out in fiscal years 2024 and 2023:

	2024		2023	
Training action	**Attendees**	**Hours**	**Attendees**	**Hours**
Prevention of Money Laundering	71	216	251	973
New Developments in the Prevention of Money Laundering and Financing of Terrorism	5,019	2,510	5,285	8,524
Criminal Risk Prevention	242	1,936	674	5,392

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, 2024, 93.6% of customers are classified as low risk, compared to 94.44% of customers in 2023, 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, Castile-La Mancha, Castile and León and Extremadura, 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 specific monitoring 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 Bank 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 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 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 that coordinates the internal control procedures and bodies in order to prevent and impede operations related to money laundering and the financing of terrorism. As of December 31, 2024, this area is composed of 37 professionals.

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 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 Bank 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 Combating of the Financing of Terrorism Area (AML and CFT) (06/07/2024) or the updating of Unicaja's Prevention of Money Laundering and Combating of the Financing of Terrorism Manual (12/11/2024).

4.1.4. Parameters and goals (ESRS 2 MDR-M, ESRS G1-3-G1-6)

Prevention and detection of corruption and bribery (ESRS G1-3)

Information on the nature, scope, and depth of anti-corruption and anti-bribery training programs is provided below:

	Executives	OADS*	Other own employees
Coverage of training			
Total (summoned)	1,986	12	4,903
Total who received training	1,544	4	4,129
Method of delivery and duration			
Classroom training			
Computer-based training	3,406 hours	8 hours	9,320 hours
Voluntary computer-based training			
Frequency			
Frequency with which training is required	At the request of the Regulatory Compliance Department	At the request of the Regulatory Compliance Department	At the request of the Regulatory Compliance Department
Topics Covered**			
Definition of corruption	✓	✓	✓
Policy	✓	✓	✓
Procedures in case of suspicion or detection	✓	✓	✓

Confirmed cases of corruption or bribery (ESRS G1-4)

During 2024, Unicaja's Criminal Risk Prevention Committee assessed 385 communications received through the Whistleblower Channel, of which 19 were assessed for the purpose of determining 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.

Therefore, in fiscal year 2024, there were no convictions or fines for violating anti-corruption and anti-bribery laws.

During fiscal year 2023, the number of transactions evaluated was 426 transactions, none of which showed reasonable indications of criminal risk for the Bank.

Payment practices (ESRS G1-6)

The Bank's *Code of Ethics* highlights the relative importance of suppliers as one of the Bank's stakeholders, establishing the need to establish best practices, both ethical and for business, with them. This of course encompasses best payment practices.

The Unicaja Group's management of relations with its suppliers is carried out through the *Internal Operating Guide for the purchasing and contracting process*, from the purchase or expense request to payment of the invoices, including the process of negotiation, awarding, and registration of invoices. This Guide was updated and approved in September 2024.

With regard to the average supplier payment period, the Unicaja Group adheres to current legislation, in which Law 15/2010, of July 5, and Law 18/2022, of September 28, establish a maximum period of 30 days. The Group applies a transversal payment criterion, with no differentiation in terms of payment term or by type or size of supplier.

In this sense, the balance pending payment to suppliers as of December 31, 2024 and 2023 had a shorter term than the one established by Law 15/2010, of July 5.

In accordance with the provisions of the second final provision of Law 31/2014, of December 3, amending the third additional provision of Law 15/2010, and calculated based on the provisions of the Resolution of January 29, 2016, of the Spanish Accounting and Audit Institute, the average payment period to suppliers of the Group for fiscal years 2024 and 2023 is 6.91 days and 6.90 days respectively, while the ratio of transactions paid for those years amounts to 6.90 days and 6.91 days respectively, and the ratio of transactions pending payment amounts to 16.14 days and 19.22 days respectively.

The average period of payment is therefore within the legal limits established in the aforementioned regulations.

At the same time, the Unicaja Group has no legal proceedings currently pending due to delays in payments at year-end 2024.

Annexes

Annex I - Relationship between legal requirements and standard indicators 613

Annex II - Delegated Regulation (EU) 2023/2486 - Template for Key Performance Indicators for Credit Institutions 617

Annex III - Delegated Regulation (UE) 2022/1214.Standardized templates for the dissemination of eligibility and alignment information on nuclear power and fossil gas. 664

Annex IV - Asset Manager Template 681

Annex V - Follow-up on Task Force On Climate-Related Financial Disclosures (TCFD) recommendations (GRI 2-28) 682

Glossary 684

Annex I - Relationship between legal requirements and standard indicators

Content of non-financial information law	Standard / methodology	Page number
Taxonomy	**Own methodology based on compliance with EU Regulation 2020/852 of June 22.**	
GENERAL INFORMATION		
Description of the business model including its business environment, organization, and structure.	ESRS 2 GOV-1 ESRS 2 GOV-2	355, 593 355
Markets in which it operates	ESRS 2 SBM-1	377
Organization's objectives and strategies	ESRS 2 SBM-2 ESRS 2 SBM-3	397, 499, 540, 573 402, 435, 501, 541, 574
Main factors and trends that affect future developments	ESRS 2 MDR-P G1-1	596
Reporting framework used		
Materiality principle	ESRS 2 IRO-1 ESRS 2 IRO-2 ESRS 2 SBM-3	404, 450, 594 410 402, 435435, 501, 574
Management approach: Policies and risks	ESRS 2 MDR-P E1-2 G1-1 S1-1 S3-1	451 596 505 543 578
ENVIRONMENT		
Environmental management		
Management approach: Policies and risks		
Real and foreseeable effects of the company's activities on the environment and, where applicable, health and safety	ESRS 2 IRO-1	404, 450, 594
Environmental assessment or certification procedures	ESRS 2 MDR-A E1-3	459
Resources dedicated to environmental risk prevention	ESRS 2 MDR-A E1-3	459
Application of the precautionary principle	ESRS 2 MDR-A E1-3	459
Amount of provisions and guarantees for environmental risks	ESRS 2 MDR-A E1-3	459
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	ESRS2 MDR-T ESRS2 MDR-A E2-2 E2-3	Non-material
Prevention, recycling, reuse, and other waste recovery and disposal measures	ESRS 2 MDR-A E5-2	Non-material
Actions to combat food waste	ESRS 2 MDR-A E5-2	Non-material
Sustainable use of resources		
Water consumption and water supply in accordance with local constraints	E3-4	Non-material
Consumption of raw materials and measures taken to improve the efficiency of their use	E5-4	Non-material
Direct and indirect energy consumption	E1-5	467
Measures taken to improve energy efficiency	ESRS 2 MDR-A E1-3	459

Content of non-financial information law	Standard / methodology	Page number
Use of renewable energy	E1-5	467
Climate change		
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	E1-6	468
Measures taken to adapt to the consequences of climate change	ESRS 2 MDR-A E1-1 E1-3	427 459
Voluntary reduction targets established in the medium and long term to reduce greenhouse gas emissions and the means implemented to that end	ESRS 2 MDR-T E1-1 E1-4	564 465
Parameters and goals: Expected financial impacts of physical and transitional risks and those of relative importance and potential opportunities related to climate change	E1-9	564 478
Measures taken to preserve or restore biodiversity	ESRS2 MDR-A E4-3	Non-material
Impacts caused by activities or operations in protected areas	E4-5	Non-material
SOCIAL AND PERSONNEL-RELATED		
Employees		
Management approach: Policies and risks		
Total number and distribution of employees according to representative diversity criteria (gender, country, professional category, etc.).	S1-6 S1-9 GRI 405-1	521 524 531
Total number and distribution of types of employment contract, average annual number of permanent contracts, temporary contracts and part-time contracts by gender, age and professional classification	S1-6 GRI 405-1	521 531
Total number and distribution of types of employment contract, average annual number of permanent contracts, temporary contracts and part-time contracts by gender, age and professional classification	S1-6 GRI 405-1	521 531
Number of dismissals by gender, age and professional category	S1-6 GRI 401-1	521 531
Average salaries and their evolution broken down by gender, age and professional category or equal value	S1-16 GRI 405-2	529 537
Salary gap, remuneration for equal or average company positions	S1-16	529
Average remuneration of directors and executives, including variable remuneration, allowances, indemnities, payment to long-term savings forecast systems and any other payment broken down by gender	S1-16	529
Implementation of labor disconnection policies	ESRS 2 MDR-P S1-1	505
Employees with disabilities	S1-12	524
Work organization		

Content of non-financial information law	Standard / methodology	Page number
Organization of working time	ESRS 2 MDR-P S1-1	505
Number of hours of absenteeism	S1-14 GRI 403-9 GRI 401-3	528 538 531
Measures aimed at facilitating the enjoyment of work-life balance and encouraging both parents to be jointly involved in this work-life balance	ESRS 2 MDR-T ESRS 2 MDR-A S1-4 S1-5	517 539 529
Health and safety		
Occupational health and safety conditions	S1-11 S1-14	521 528
Occupational accidents, in particular their frequency and severity, as well as occupational diseases, all broken down by sex	S1-14	528
Social relations		
Organization of social dialog, including procedures for informing, consulting and negotiating with personnel	S1-2	514
Mechanism and procedure the company has in place to promote employee involvement in the management of the company in terms of information, consultation and participation	S1-3	515
Percentage of employees covered by collective agreements by country	S1-8	522
The balance of collective bargaining agreements, particularly in the field of occupational safety and health	S1-8	522
Training		
Training policies implemented	ESRS 2 MDR-P S1-1	505
Total number of training hours by professional category	S1-13	524
Universal accessibility		
Universal accessibility for people with disabilities	ESRS 2 MDR-A S1-4 S1-12	517 524
Equality		
Measures taken to promote equal treatment and opportunities for women and men	ESRS 2 MDR-T ESRS 2 MDR-A S1-4 S1-5	517 539
Equality plans (Section III of Organic Law 3/2007, of March 22, for effective gender equality), measures adopted to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities	ESRS2 MDR-P ESRS2 MDR-A S1-1 S1-4	505 517
The policy against all types of discrimination and, where appropriate, diversity management.	ESRS 2 MDR-P S1-1	505
HUMAN RIGHTS		
Management approach: Policies and risks		
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	ESRS GOV 4 S1-3 S3-4 S4-4	515 551 586

Content of non-financial information law	Standard / methodology	Page number
Complaints for cases of human rights violations	S1-17	531
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	ESRS 2 MDR-P S1-1	505
CORRUPTION AND BRIBERY		
Management approach: Policies and risks		
Measures to prevent corruption and bribery	G1-3	606, 610
Measures to combat money laundering	G1-3	606, 610
Contributions to foundations and non-profit organizations	GRI 2-28	682
SOCIETY		
Company commitment to sustainable development		
Management approach: Policies and risks		
Impact of the company's activity on employment and local development	S3-2	548
Impact of the company's activity on local populations and in the territory	S3-2	548
The relations maintained with the actors of local communities and the modalities of dialog with them	S3-2	548
Association or sponsorship actions	GRI 2-28 GRI 413-1	682, 551 564
Subcontracting and suppliers		
Inclusion in the purchasing policy for social, gender equality and environmental issues;	G1-2	603
Consideration in relations with suppliers and subcontractors of their social and environmental responsibility	G1-2	603
Supervision and audit systems and their results	G1-2	603
Consumers		
Measures for consumer health and safety	ESRS 2 MDR-T ESRS 2 MDR-A S4-4 S4-5	586 590
Claim systems, complaints received and their resolution	S4-3	584
Tax information		
Profits obtained on a country-by-country basis	GRI 207-4 (with respect to benefits obtained by country)	550
Taxes on profits paid		550
Public subsidies received		550

Annex II - Delegated Regulation (EU) 2023/2486 - Template for Key Performance Indicators for Credit Institutions

TEMPLATE 0: SUMMARY OF KEY PERFORMANCE INDICATORS TO BE DISCLOSED BY CREDIT INSTITUTIONS IN ACCORDANCE WITH ARTICLE 8 OF THE TAXONOMY REGULATION - 2024								
		Total environmentally sustainable assets (Turnover)	Total environmentally sustainable assets (Capex)	Key Performance Indicator (Turnover)	Key Performance Indicator (CapEx)	Coverage ratio (% of total assets)	% of assets excluded from the GAR numerator (Article 7, paragraphs 2 and 3, and Annex 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Main Key Performance Indicator	Green Asset Ratio (GAR) in terms of stock	2,003	2,421	3	3.59	68.16	30.10	31.84
		Total environmentally sustainable activities (Turnover)	Total environmentally sustainable activities (Capex)	Key Performance Indicator (Turnover)	Key Performance Indicator (CapEx)	Coverage ratio (% of total assets)	% of assets excluded from the GAR numerator (Article 7, paragraphs 2 and 3, and Annex 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Additional Key Performance Indicators	GAR (flow)	442	656	2	2.99	61.36	41.21	38.64
	Negotiation portfolio	0	0	0	0			
	Financial guarantees	0	0	0	0.39			
	Assets under management	502	633	3	4.19			
	Fee and commission income	0	0	0	0			

TEMPLATE 0: SUMMARY OF KEY PERFORMANCE INDICATORS TO BE DISCLOSED BY CREDIT INSTITUTIONS IN ACCORDANCE WITH ARTICLE 8 OF THE TAXONOMY REGULATION - 2023								
		Total environmentally sustainable assets (Turnover)	Total environmentally sustainable assets (Capex)	Key Performance Indicator (Turnover)	Key Performance Indicator (CapEx)	Coverage ratio (% of total assets)	% of assets excluded from the GAR numerator (Article 7, paragraphs 2 and 3, and Annex 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Main Key Performance Indicator	Green Asset Ratio (GAR) in terms of stock	1,242	1,717	2.02	2.79	62.26	25.23	37.74
		Total environmentally sustainable activities (Turnover)	Total environmentally sustainable activities (Capex)	Key Performance Indicator (Turnover)	Key Performance Indicator (CapEx)	Coverage ratio (% of total assets)	% of assets excluded from the GAR numerator (Article 7, paragraphs 2 and 3, and Annex 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Main Key Performance Indicator	GAR (flow)	178	206	0.96	1.12	69.29	55.66	30.71
	Negotiation portfolio	0	0	0	0			
	Financial guarantees	0	0	0	0			
	Assets under management	107	146	2.90	3.95			
	Fee and commission income	0	0	0	0			

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2024

Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)						Water and marine resources (WMR)						Circular economy (CE)						Contamination (PPC)					
		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: to Taxonomy-relevant sectors (Taxonomy-eligible)					
			Of which: environmentally sustainable (Taxonomy-compliant)						Of which: environmentally sustainable (Taxonomy-compliant)						Of which: environmentally sustainable (Taxonomy-compliant)						Of which: environmentally sustainable (Taxonomy-compliant)						Of which: environmentally sustainable (Taxonomy-compliant)					
			Of which ... state		Of which ... transi...		Of which ...		Of which ... state		Of which ...			Of which ... state		Of which ...			Of which ... state		Of which ...			Of which ... state		Of which ...			Of which ... state		Of which ...	
GAR – Assets included in both the numerator and denominator																															
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	37,224	33,111	2,418	1,517	82	1,861	32	3	0	0	0	0	0	0	118	0	0	0	0	0	0	0	22	0	0	0	33,283	2,421	1,517	82	1,861
Financial Companies	4,601	1,450	87	0	27	14	21	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,471	88	0	27	14
Credit institutions	4,486	1,449	86	0	27	14	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,453	87	0	27	14
Loans and advances	3,381	1,139	63	0	24	10	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,142	64	0	24	10
Debt securities, including statements on the use of funds	1,105	310	23	0	3	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	311	23	0	3	4
Equity instruments	0	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0
Other Financial Companies	115	1	1	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	1	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0
Of which: Insurance companies	115	1	1	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	1	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	115	1	1		0	0	17	0		0	0	0		0	0	0		0	0	0		0	0	0		0	18	1		0	0
Non-Financial Companies	1,948	982	814	0	56	329	11	1	0	0	0	0	0	0	118	0	0	0	0	0	0	0	22	0	0	0	1,133	815	0	56	329
Loans and advances	1,882	928	799	0	56	322	11	1	0	0	0	0	0	0	118	0	0	0	0	0	0	0	22	0	0	0	1,079	800	0	56	322
Debt securities, including statements on the use of funds	5	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	0
Equity instruments	61	54	15		0	7	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	54	15		0	7

Millions of EUR	Disclosure reference date T																														
	Biodiversity and Ecosystems (BIO)						TOTAL (CCM + CCA + WMR + CE + PPC + BIO)																								
	Of which: to Taxonomy-relevant sectors (Taxonomy-eligible)						Of which: to Taxonomy-relevant sectors (Taxonomy-eligible)																								
		Of which: environmentally sustainable (Taxonomy-compliant)							Of which: environmentally sustainable (Taxonomy-compliant)																					
			Of which ... state		Of which ... transi...		Of which ...			Of which ... state		Of which ... transi...		Of which ...																	
GAR – Assets included in both the numerator and denominator																															
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	22	0	0	0	33,283	2,421	1,517	82	1,861																						
Financial Companies	0	0	0	0	1,471	88	0	27	14																						
Credit institutions	0	0	0	0	1,453	87	0	27	14																						
Loans and advances	0	0	0	0	1,142	64	0	24	10																						
Debt securities, including statements on the use of funds	0	0	0	0	311	23	0	3	4																						
Equity instruments	0	0		0	0	0		0	0																						
Other Financial Companies	0	0	0	0	18	1	0	0	0																						
Of which: Investment services companies	0	0	0	0	0	0	0	0	0																						
Loans and advances	0	0	0	0	0	0	0	0	0																						
Debt securities, including statements on the use of funds	0	0	0	0	0	0	0	0	0																						
Equity instruments	0	0		0	0	0		0	0																						
Of which: Management Companies	0	0	0	0	0	0	0	0	0																						
Loans and advances	0	0	0	0	0	0	0	0	0																						
Debt securities, including statements on the use of funds	0	0	0	0	0	0	0	0	0																						
Equity instruments	0	0		0	0	0		0	0																						
Of which: Insurance companies	0	0	0	0	18	1	0	0	0																						
Loans and advances	0	0	0	0	0	0	0	0	0																						
Debt securities, including statements on the use of funds	0	0	0	0	0	0	0	0	0																						
Equity instruments	0	0		0	18	1		0	0																						
Non-Financial Companies	22	0	0	0	1,133	815	0	56	329																						
Loans and advances	22	0	0	0	1,079	800	0	56	322																						
Debt securities, including statements on the use of funds	0	0	0	0	0	0	0	0	0																						
Equity instruments	0	0		0	54	15		0	7																						

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2024

Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)						Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				
				Of which ... state	Of which ... transi...	Of which ...				Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...	
Households	30,661	30,665	1,517	1,517	0	1,517	0	0	0	0					0	0	0	0									30,665	1,517	1,517	0	1,517
Of which: loans secured through residential real property	29,808	29,812	1,517	1,517	0	1,517	0	0	0	0					0	0	0	0									29,812	1,517	1,517	0	1,517
Of which: building renovation loans	604	604	0	0	0	0	0	0	0	0					0	0	0	0									604	0	0	0	0
Of which: loans for vehicles	249	249	0	0	0	0																					249	0	0	0	0
Local Government Financing	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Housing finance	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Local government financing	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	0	0
Collateral obtained by taking possession: residential and commercial real estate	474	474	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	474	0	0	0	0
Assets excluded from numerator for GAR calculation (included in denominator)	29,819	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	0
Financial and Non-Financial Companies	11,073																															
SMEs and Non-Financial Companies (other than SMEs) not subject to reporting obligations under NFRD	10,872																															
Loans and advances	9,301																															
Of which: loans secured through commercial real property	1,083																															
Of which: loans to renovate buildings	3																															
Debt securities	1,442																															
Equity instruments	129																															
Counterparties in non-EU countries not subject to reporting obligations under the NFRD	201																															
Loans and advances	92																															
Debt securities	109																															
Equity instruments	0																															
Derivatives	966																															

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2024

Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which ... state	Of which ... transi...	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...			Of which ... state	Of which ...					Of which ... state	Of which ... transi...	Of which ...
Interbank demand loans	141																															
Cash and cash-related assets	522																															
Other assets (goodwill, raw materials, etc.)	17,117																															
Total GAR assets	67,518	33,585	2,418	1,517	82	1,861	32	3	0	0	0	0	0	0	118	0	0	0	0	0	0	0	22	0	0	0	33,757	2,421	1,517	82	1,861
Other assets not included in the GAR calculation	31,546																															
Central governments and supranational issuers	24,483																															
Exposure to central banks	6,838																															
Negotiation portfolio	225																															
Total assets	99,064	33,585	2,418	1,517	82	1,861	32	3	0	0	0	0	0	0	118	0	0	0	0	0	0	0	22	0	0	0	33,757	2,421	1,517	82	1,861
Off-balance sheet exposure - Companies subject to NFRD disclosure requirements	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	0	0
Financial guarantees	4	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	0
Assets under management	15,109	2,775	629	0	49	270	30	1	0	0	2	0	0	0	47	2	0	0	44	2	0	0	3	0	0	0	2,901	634	0	49	270
of which, debt securities	2,845	324	0	0	0	0	3	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	334	0	0	0	0
of which, equity instruments	1,270	323	0	0	0	0	1	0	0	0	0	0	0	0	8	0	0	0	3	0	0	0	0	0	0	0	335	0	0	0	0

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2023																															
Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional	Of which: facilitators
GAR – Assets included in both the numerator and denominator																															
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	35,899	33,282	1,709	828	32	1,311	33	8	0	7	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	33,337	1,717	828	32	1,318
Financial Companies	1,728	219	115	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	219	115	115	0	0
Credit institutions	1,613	219	115	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	219	115	115	0	0
Loans and advances	609	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0
Debt securities, including statements on the use of funds	1,002	210	115	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	210	115	115	0	0
Equity instruments	2	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0
Other Financial Companies	115	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	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2023																															
Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Equity instruments	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
Of which: Insurance companies	115	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	0	0
Loans and advances	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	0	0	0
Debt securities, including statements on the use of funds	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	0	0	0
Equity instruments	115	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0
Non-Financial	2,288	1,180	880	0	32	598	32	8	0	7	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	1,234	888	0	32	605
Loans and advances	2,178	1,131	840	0	32	573	32	8	0	7	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	1,185	848	0	32	580
Debt securities, including statements on the use of funds	28	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0
Equity instruments	82	44	40		0	25	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	44	40		0	25
Households	31,869	31,869	713	713	0	713	0	0	0	0					0	0	0	0									31,869	713	713	0	713
Of which: loans secured through residential real property	30,964	30,964	713	713	0	713	0	0	0	0					0	0	0	0									30,964	713	713	0	713
Of which: building renovation loans	657	657	0	0	0	0	0	0	0	0					0	0	0	0									657	0	0	0	0
Of which: loans for vehicles	248	248	0	0	0	0																					248	0	0	0	0
Local Government Financing	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Housing finance	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Local government financing	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	0	0

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2023																																
Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Collateral obtained by taking possession: residential and commercial real estate	722	722	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	722	0	0	0	0
Assets excluded from numerator for GAR calculation (included in denominator)	24,953	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	0
Financial and Non-Financial Companies	10,664																														
SMEs and Non-Financial Companies (other than SMEs) not subject to reporting obligations under NFRD	10,509																														
Loans and advances	9,993																														
Of which: loans secured through commercial real property	1,521																														
Of which: loans to renovate buildings	0																														
Debt securities	391																														
Equity instruments	125																														
Counterparties in non-EU countries not subject to reporting obligations under the NFRD	155																														
Loans and advances	34																														
Debt securities	121																														
Equity instruments	0																														
Derivatives	1,222																														
Interbank demand loans	185																														

TEMPLATE 1: ASSETS FOR GAR CALCULATION - CAPEX - 2023

Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Cash and cash-related assets	513																														
Other assets (goodwill, raw materials, etc.)	12,369																														
Total GAR assets	61,575	34,004	1,709	828	32	1,311	33	8	0	7	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	34,059	1,717	828	32	1,318
Other assets not included in the GAR calculation	37,317																														
Central governments and supranational issuers	29,844																														
Exposure to central banks	7,341																														
Negotiation portfolio	132																														
Total assets	98,892	34,004	1,709	828	32	1,311	33	8	0	7	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	34,059	1,717	828	32	1,318
Off-balance sheet exposure - Companies subject to NFRD disclosure requirements	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
Financial guarantees	11	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	0
Assets under management	12,931	179	37	0	2	17	65	18	0	10	0	0	0	0	11	0	0	0	58	18	0	10	58	18	0	10	371	91	0	2	47
of which, debt securities	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	0	0
of which, equity instruments	390	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	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2024

Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional	Of which: facilitators
GAR – Assets included in both the numerator and denominator																															
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	37,224	32,688	2,000	1,517	78	1,731	26	3	0	0	0	0	0	0	116	0	0	0	0	0	0	0	20	0	0	0	32,850	2,003	1,517	78	1,731
Financial Companies	4,601	1,446	73	0	27	8	22	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,468	75	0	27	8
Credit institutions	4,486	1,446	73	0	27	8	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,451	75	0	27	8
Loans and advances	3,381	1,138	53	0	24	6	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,142	55	0	24	6
Debt securities, including statements on the use of funds	1,105	308	20	0	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	309	20	0	3	2
Equity instruments	0	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0
Other Financial Companies	115	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	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 - 2024

Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Of which: Insurance companies	115	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	115	0	0		0	0	17	0		0	0	0		0	0	0		0	0	0		0	0	0		0	17	0		0	0
Non-Financial Companies	1,948	563	409	0	51	205	5	1	0	0	0	0	0	0	116	0	0	0	0	0	0	0	20	0	0	0	704	410	0	51	205
Loans and advances	1,882	553	402	0	51	200	5	1	0	0	0	0	0	0	116	0	0	0	0	0	0	0	20	0	0	0	694	403	0	51	200
Debt securities, including statements on the use of funds	5	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	0
Equity instruments	61	10	7		0	5	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	10	7		0	5
Households	30,661	30,665	1,517	1,517	0	1,517	0	0	0	0					0	0	0	0									30,665	1,517	1,517	0	1,517
Of which: loans secured through residential real property	29,808	29,812	1,517	1,517	0	1,517	0	0	0	0					0	0	0	0									29,812	1,517	1,517	0	1,517
Of which: building renovation loans	604	604	0	0	0	0	0	0	0	0					0	0	0	0									604	0	0	0	0
Of which: loans for vehicles	249	249	0	0	0	0																					249	0	0	0	0
Local Government Financing	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Housing finance	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Local government financing	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	0	0
Collateral obtained by taking possession: residential and commercial real estate	474	474	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	474	0	0	0	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2024

Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Assets excluded from numerator for GAR calculation (included in denominator)	29,819	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	0	0
Financial and Non-Financial Companies	11,073																															
SMEs and Non-Financial Companies (other than SMEs) not subject to reporting obligations under NFRD	10,872																															
Loans and advances	9,301																															
Of which: loans secured through commercial real property	1,083																															
Of which: loans to renovate buildings	3																															
Debt securities	1,442																															
Equity instruments	129																															
Counterparties in non-EU countries not subject to reporting obligations under the NFRD	201																															
Loans and advances	92																															
Debt securities	109																															
Equity instruments	0																															
Derivatives	966																															
Interbank demand loans	141																															
Cash and cash-related assets	522																															
Other assets (goodwill, raw materials, etc.)	17,117																															
Total GAR assets	67,518	33,162	2,000	1,517	78	1,731	26	3	0	0	0	0	0	0	116	0	0	0	0	0	0	0	20	0	0	0	33,324	2,003	1,517	78	1,731

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2024

Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
		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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators					Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Other assets not included in the GAR calculation	31,546																														
Central governments and supranational issuers	24,483																														
Exposure to central banks	6,838																														
Negotiation portfolio	225																														
Total assets	99,064	33,162	2,000	1,517	78	1,731	26	3	0	0	0	0	0	0	116	0	0	0	0	0	0	0	20	0	0	0	33,324	2,003	1,517	78	1,731
Off-balance sheet exposure - Companies subject to NFRD disclosure requirements	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	0	0
Financial guarantees	4	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	0
Assets under management	15,109	3,130	493	0	30	249	185	6	0	2	3	0	0	0	451	1	0	0	216	1	0	0	31	0	0	0	4,016	501	0	30	251
of which, debt securities	2,845	148	0	0	0	0	7	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	0	174	0	0	0	0
of which, equity instruments	1,270	136	0	0	0	0	3	0	0	0	0	0	0	0	31	0	0	0	8	0	0	0	5	0	0	0	183	0	0	0	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2023

Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + 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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional	Of which: facilitators
GAR – Assets included in both the numerator and denominator																																
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	35,899	33,544	1,229	828	31	962	52	13	0	9	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	33,618	1,242	828	31	971
Financial Companies	1,728	817	115	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	817	115	115	0	0
Credit institutions	1,613	780	115	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	780	115	115	0	0
Loans and advances	609	321	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	321	0	0	0	0
Debt securities, including statements on the use of funds	1,002	458	115	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	458	115	115	0	0
Equity instruments	2	1	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	1	0		0	0
Other Financial Companies	115	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2023

Millions of EUR	Disclosure reference date T																														
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + 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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	0	0	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	0
Of which: Insurance companies	115	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities, including statements on the use of funds	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	0	0
Equity instruments	115	37	0		0	0	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	37	0		0	0
Non-Financial Companies	2,288	845	401	0	31	249	52	13	0	9	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	919	414	0	31	258
Loans and advances	2,178	811	392	0	31	241	52	13	0	9	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	885	405	0	31	250
Debt securities, including statements on the use of funds	28	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Equity instruments	82	21	9		0	8	0	0		0	0	0		0	0	0		0	0	0		0	0	0		0	21	9		0	8
Households	31,869	31,869	713	713	0	713	0	0	0	0					0	0	0	0									31,869	713	713	0	713
Of which: loans secured through residential real property	30,964	30,964	713	713	0	713	0	0	0	0					0	0	0	0									30,964	713	713	0	713
Of which: building renovation loans	657	657	0	0	0	0	0	0	0	0					0	0	0	0									657	0	0	0	0
Of which: loans for vehicles	248	248	0	0	0	0																					248	0	0	0	0

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2023

Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + 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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Local Government Financing	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Housing finance	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
Local government financing	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
Collateral obtained by taking possession: residential and commercial real estate	722	722	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	722	0	0	0	0
Assets excluded from numerator for GAR calculation (included in denominator)	24,953	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
Financial and Non-Financial Companies	10,664																												
SMEs and Non-Financial Companies (other than SMEs) not subject to reporting obligations under NFRD	10,509																												
Loans and advances	9,993																												
Of which: loans secured through commercial real property	1,521																												
Of which: loans to renovate buildings	0																												
Debt securities	391																												
Equity instruments	125																												
Counterparties in non-EU countries not subject to reporting obligations under the NFRD	155																												

TEMPLATE 1: ASSETS FOR THE CALCULATION OF GAR - TURNOVER - 2023

Millions of EUR	Disclosure reference date T																															
	Total (gross) book value	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + 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: 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 (Taxonomy-compliant)					Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)				Of which: environmentally sustainable (Taxonomy-compliant)			
				Of which: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional	Of which: facilitators
Loans and advances	34																															
Debt securities	121																															
Equity instruments	0																															
Derivatives	1,222																															
Interbank demand loans	185																															
Cash and cash-related assets	513																															
Other assets (goodwill, raw materials, etc.)	12,369																															
Total GAR assets	61,575	34,266	1,229	828	31	962	52	13	0	9	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	34,340	1,242	828	31	971
Other assets not included in the GAR calculation	37,317																															
Central governments and supranational issuers	29,844																															
Exposure to central banks	7,341																															
Negotiation portfolio	132																															
Total assets	98,892	34,266	1,229	828	31	962	52	13	0	9	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	34,340	1,242	828	31	971
Off-balance sheet exposure - Companies subject to NFRD disclosure requirements	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	0	0
Financial guarantees	11	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	0
Assets under	21,440	439	20	0	1	10	264	11	0	6	1	0	0	0	246	0	0	0	255	9	0	5	108	9	0	5	1,313	49	0	1	26
of which, debt securities	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	0	0
of which, equity instruments	390	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	0

TEMPLATE 2: GAR: INFORMATION BY SECTOR– CAPEX - 2024

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)			
	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		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 value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value	
	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA	Millions of EUR	Of which: environmentally sustainable (CCM + CCA
2013 - Manufacture of other inorganic chemical commodities	0	0			1	1			0	0			0	0			0	0			0	0			1	1		
2410 - Manufacture of basic iron, steel and ferro-alloy products	55	55			0	0			0	0			0	0			0	0			0	0			55	55		
3511 - Electricity production	8	8			0	0			0	0			0	0			0	0			0	0			8	8		
3513 - Distribution of electric power	581	562			0	0			0	0			9	0			0	0			0	0			590	562		
3521 - Gas production	59	55			0	0			0	0			0	0			0	0			0	0			59	55		
3811 - Collection of non-hazardous waste	34	21			1	0			0	0			0	0			0	0			0	0			35	21		
4110 - Real estate development	4	1			0	0			0	0			0	0			0	0			0	0			4	1		
4120 - Construction of residential and non-residential buildings	8	0			0	0			0	0			0	0			0	0			0	0			8	0		
4299 - Construction of other civil engineering projects n.e.c.	14	4			0	0			0	0			25	0			0	0			0	0			39	4		
4399 - Other specialized construction activities n.e.c.	62	61			0	0			0	0			0	0			0	0			0	0			62	61		
4711 - Retail sale in non-specialized stores, predominantly of food products, with emphasis on food products	1	0			0	0			0	0			15	0			0	0			0	0			16	0		
4751 - Retail sale of textiles in specialized stores	20	1			0	0			0	0			10	0			0	0			0	0			30	1		
5510 - Hotels and similar accommodations	0	0			0	0			0	0			0	0			0	0			21	0			21	0		
6020 - Television programming and broadcasting activities	0	0			9	0			0	0			0	0			0	0			0	0			9	0		
6190 - Other telecommunications activities	1	0			0	0			0	0			0	0			0	0			0	0			1	0		
6209 - Other information technology and computer-related services	3	3			0	0			0	0			5	0			0	0			0	0			8	3		
8411 - General activities of the Public Administration	27	19			0	0			0	0			54	0			0	0			0	0			81	19		
TOTAL	978	812			11	1			0	0			118	0			0	0			21	0			1,128	813		

TEMPLATE 2: GAR: INFORMATION BY SECTOR– CAPEX - 2023

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)			
	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		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		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA
1711 - Manufacture of pulp and paper	3	0			0	0			0	0			0	0			0	0			0	0			3	0		
2013 - Manufacture of other inorganic chemical commodities	1	0			1	1			0	0			0	0			0	0			0	0			2	1		
2410 - Manufacture of basic iron, steel and ferro-alloy products	66	31			0	0			0	0			0	0			0	0			0	0			66	31		
2420 - Manufacture of steel tubes, pipes, hollow profiles and tube or pipe fittings	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
3299 - Other manufacturing industries n.e.c.	0	0			0	0			0	0			1	0			0	0			0	0			1	0		
3513 - Distribution of electric power	611	595			0	0			0	0			0	0			0	0			0	0			611	595		
3521 - Gas production	63	55			1	1			0	0			0	0			0	0			0	0			64	56		
3522 - Distribution of gaseous fuels by pipeline	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
3811 - Collection of non-hazardous waste	38	28			0	0			0	0			0	0			0	0			0	0			38	28		
4110 - Real estate development	6	1			0	0			0	0			0	0			0	0			0	0			6	1		
4120 - Construction of residential and non-residential buildings	9	0			0	0			0	0			0	0			0	0			0	0			9	0		
4299 - Construction of other civil engineering projects n.e.c.	5	2			0	0			0	0			0	0			0	0			0	0			5	2		
4321 - Electrical installations	2	2			0	0			0	0			0	0			0	0			0	0			2	2		
4399 - Other specialized construction activities n.e.c.	76	72			0	0			0	0			0	0			0	0			0	0			76	72		
4711 - Retail sale in non-specialized stores, predominantly of food products, with emphasis on food products	0	0			0	0			0	0			21	0			0	0			0	0			21	0		
4751 - Retail sale of textiles in specialized stores	4	0			0	0			0	0			0	0			0	0			0	0			4	0		
4771 - Retail sale of garments in specialized stores	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
5110 - Passenger air transportation	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
5221 - Activities incidental to land transportation	87	0			0	0			0	0			0	0			0	0			0	0			87	0		
5510 - Hotels and similar accommodations	5	0			0	0			0	0			0	0			0	0			0	0			5	0		

TEMPLATE 2: GAR: INFORMATION BY SECTOR– CAPEX - 2023

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)			
	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		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		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA
6020 - Television programming and broadcasting activities	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
6190 - Other telecommunications activities	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
6202 - IT consulting activities	14	14			0	0			0	0			0	0			0	0			0	0			14	14		
6209 - Other information technology and computer-related services	25	7			31	7			0	0			0	0			0	0			0	0			56	14		
7220 - Research and experimental development in social sciences and humanities	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
7732 - Rental of construction and civil engineering machinery and equipment	1	0			0	0			0	0			0	0			0	0			0	0			1	0		
8411 - General activities of the Public Administration	126	66			0	0			0	0			0	0			0	0			0	0			126	66		
TOTAL	1,178	881			33	9			0	0			22	0			0	0			0	0			1,233	890		

TEMPLATE 2: GAR: INFORMATION BY SECTOR – TURNOVER - 2024

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)			
	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		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 value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value		Gross book value	
	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA	Millions of EUR	Of which: environmentally sustainable (CCM + CCA
2410 - Manufacture of basic iron, steel and ferro-alloy products	56	51			0	0			0	0			0	0			0	0			0	0			56	51		
3299 - Other manufacturing industries n.e.c.	1	0			0	0			0	0			0	0			0	0			0	0			1	0		
3511 - Electricity production	9	9			0	0			0	0			0	0			0	0			0	0			9	9		
3513 - Distribution of electric power	239	228			0	0			0	0			9	0			0	0			0	0			248	228		
3521 - Gas production	17	8			0	0			0	0			0	0			0	0			0	0			17	8		
3811 - Collection of non-hazardous waste	38	22			1	0			0	0			0	0			0	0			1	0			40	22		
4110 - Real estate development	5	2			0	0			0	0			0	0			0	0			0	0			5	2		
4120 - Construction of residential and non-residential buildings	8	0			0	0			0	0			0	0			0	0			0	0			8	0		
4222 - Construction of electrical and telecommunications networks	1	0			0	0			0	0			0	0			0	0			0	0			1	0		
4299 - Construction of other civil engineering projects n.e.c.	29	5			0	0			0	0			25	0			0	0			0	0			54	5		
4399 - Other specialized construction activities n.e.c.	43	38			2	0			0	0			0	0			0	0			0	0			45	38		
4711 - Retail sale in non-specialized stores, predominantly of food products, with emphasis on food products	0	0			0	0			0	0			15	0			0	0			0	0			15	0		
4751 - Retail sale of textiles in specialized stores	0	0			0	0			0	0			10	0			0	0			0	0			10	0		
5510 - Hotels and similar accommodations	0	0			0	0			0	0			0	0			0	0			20	0			20	0		
6020 - Television programming and broadcasting activities	0	0			1	0			0	0			0	0			0	0			0	0			1	0		
6190 - Other telecommunications activities	0	0			1	0			0	0			0	0			0	0			0	0			1	0		
6209 - Other information technology and computer-related services	3	2			1	0			0	0			6	0			0	0			0	0			10	2		
8411 - General activities of the Public Administration	79	43			0	0			0	0			50	0			0	0			0	0			129	43		
TOTAL	562	408			6	0			0	0			115	0			0	0			21	0			704	408		

TEMPLATE 2: GAR: INFORMATION BY SECTOR – TURNOVER - 2023

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BE)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)			
	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		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		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM + CCA
1711 - Manufacture of pulp and paper	3	0			0	0			0	0			0	0			0	0			0	0			3	0		
2013 - Manufacture of other inorganic chemical commodities	3	0			1	1			0	0			0	0			0	0			0	0			4	1		
2410 - Manufacture of basic iron, steel and ferro-alloy products	69	30			0	0			0	0			0	0			0	0			0	0			69	30		
2420 - Manufacture of steel tubes, pipes, hollow profiles and tube or pipe fittings	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
3299 - Other manufacturing industries n.e.c.	1	1			0	0			0	0			1	0			0	0			0	0			2	1		
3513 - Distribution of electric power	343	201			0	0			0	0			0	0			0	0			0	0			343	201		
3521 - Gas production	25	6			1	1			0	0			0	0			0	0			0	0			26	7		
3522 - Distribution of gaseous fuels by pipeline	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
3811 - Collection of non-hazardous waste	38	20			0	0			0	0			0	0			0	0			0	0			38	20		
4110 - Real estate development	6	2			0	0			0	0			0	0			0	0			0	0			6	2		
4120 - Construction of residential and non-residential buildings	9	0			0	0			0	0			0	0			0	0			0	0			9	0		
4299 - Construction of other civil engineering projects n.e.c.	15	2			0	0			0	0			0	0			0	0			0	0			15	2		
4321 - Electrical installations	3	3			0	0			0	0			0	0			0	0			0	0			3	3		
4399 - Other specialized construction activities n.e.c.	55	43			0	0			0	0			0	0			0	0			0	0			55	43		
4711 - Retail sale in non-specialized stores, predominantly of food products, with emphasis on food	0	0			0	0			0	0			21	0			0	0			0	0			21	0		
4751 - Retail sale of textiles in specialized stores	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
5221 - Activities incidental to land transportation	89	0			0	0			0	0			0	0			0	0			0	0			89	0		
5510 - Hotels and similar accommodations	1	0			0	0			0	0			0	0			0	0			0	0			1	0		
6020 - Television programming and broadcasting activities	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
6190 - Other telecommunications activities	0	0			3	3			0	0			0	0			0	0			0	0			3	3		
6202 - IT consulting activities	6	6			0	0			0	0			0	0			0	0			0	0			6	6		

TEMPLATE 2: GAR: INFORMATION BY SECTOR – TURNOVER - 2023

Breakdown by sector - NACE 4-digit level (code and name)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BE)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)			
	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		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		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount		Gross book amount	
	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	MILLIONS OF EUR	Of which: environmentally sustainable (CCM + CCA
6209 - Other information technology and computer-related services	8	3			47	8			0	0			0	0			0	0			0	0			55	11		
7732 - Rental of construction and civil engineering machinery and equipment	0	0			0	0			0	0			0	0			0	0			0	0			0	0		
8411 - General activities of the Public Administration	140	85			0	0			0	0			0	0			0	0			0	0			140	85		
TOTAL	846	402			52	13			0	0			22	0			0	0			0	0			920	415		

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - CAPEX - 2024

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total assets covered
GAR – Assets included in both the numerator and denominator																														
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	88.95	6.50	4.08	0.22	5.00	0.09	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	89.42	6.51	4.08	0.22	5.00	37.58
Financial Companies	31.51	1.89	0.00	0.58	0.32	0.45	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.96	1.92	0.00	0.58	0.32	4.65
Credit institutions	32.31	1.93	0.00	0.59	0.33	0.09	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.40	1.96	0.00	0.59	0.33	4.53
Loans and advances	33.69	1.87	0.00	0.71	0.30	0.09	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.78	1.91	0.00	0.71	0.30	3.41
Debt securities, including statements on the use of funds	28.06	2.12	0.00	0.25	0.39	0.09	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.15	2.15	0.00	0.25	0.39	1.12
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.47	0.47	0.00	0.00	0.00	14.57	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.04	0.50	0.00	0.00	0.00	0.12
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.47	0.47	0.00	0.00	0.00	14.57	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.04	0.50	0.00	0.00	0.00	0.12
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.47	0.47		0.00	0.00	14.57	0.03		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	15.04	0.50		0.00	0.00	0.12
Non-Financial Companies	50.43	41.77	0.00	2.85	16.90	0.59	0.08	0.00	0.00	0.02	0.00	0.00	0.00	6.05	0.00	0.00	0.00	0.01	0.00	0.00	0.00	1.13	0.00	0.00	0.00	58.22	41.85	0.00	2.85	16.90	1.97
Loans and advances	49.33	42.44	0.00	2.95	17.10	0.61	0.08	0.00	0.00	0.03	0.00	0.00	0.00	6.25	0.00	0.00	0.00	0.01	0.00	0.00	0.00	1.17	0.00	0.00	0.00	57.39	42.52	0.00	2.95	17.10	1.90

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - CAPEX - 2024

% (compared to total assets included in the denominator)	Disclosure reference date T																														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total assets covered
Debt securities, including statements on the use of funds	0.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.75	0.00	0.00	0.00	0.00	0.01
Equity instruments	88.61	24.66		0.00	11.98	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	88.61	24.66		0.00	11.98	0.06
Households	100.00	4.95	4.95	0.00	4.95	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	4.95	4.95	0.00	4.95	30.95
Of which: loans secured through residential real property	100.00	5.09	5.09	0.00	5.09	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	5.09	5.09	0.00	5.09	30.09
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.61
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																										
Local Government Financing	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Housing finance	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.48
Total GAR assets	49.74	3.58	2.25	0.12	2.76	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	49.99	3.58	2.25	0.12	2.76	68.16

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - CAPEX - 2023

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total assets covered
GAR – Assets included in both the 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	0.00	0.02	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92.86	4.78	2.31	0.09	3.67	36.30
Financial Companies	12.68	6.68	6.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.68	6.68	6.68	0.00	0.00	1.75
Credit institutions	13.58	7.16	7.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.58	7.16	7.16	0.00	0.00	1.63
Loans and advances	1.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.42	0.00	0.00	0.00	0.00	0.62
Debt securities, including statements on the use of funds	21.01	11.53	11.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.01	11.53	11.53	0.00	0.00	1.01
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.12
Non-Financial Companies	51.62	38.49	0.00	1.40	26.15	1.43	0.37	0.00	0.30	0.00	0.00	0.00	0.00	0.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.00	38.86	0.00	1.40	26.45	2.31

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - CAPEX - 2023

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total assets covered
Loans and advances	51.94	38.57	0.00	1.47	26.32	1.49	0.38	0.00	0.32	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.43	38.95	0.00	1.47	26.64	2.20
Debt securities, including statements on the use of funds	18.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.07	0.00	0.00	0.00	0.00	0.03
Equity instruments	54.34	49.26		0.00	30.28	0.31	0.31		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	54.65	49.57		0.00	30.28	0.08
Households	100.00	2.24	2.24	0.00	2.24	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	2.24	2.24	0.00	2.24	32.23
Of which: loans secured through residential real property	100.00	2.30	2.30	0.00	2.30	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	2.30	2.30	0.00	2.30	31.31
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.66
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																										
Local Government Financing	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Housing finance	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.73
Total GAR assets	55.22	2.78	1.35	0.05	2.13	0.05	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.31	2.79	1.35	0.05	2.14	62.26

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - TURNOVER - 2024

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total assets covered
GAR – Assets included in both the numerator and denominator																														
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	87.81	5.37	4.08	0.21	4.65	0.07	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	88.24	5.38	4.08	0.21	4.65	37.58
Financial Companies	31.44	1.60	0.00	0.58	0.20	0.47	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.91	1.64	0.00	0.58	0.20	4.65
Credit institutions	32.24	1.63	0.00	0.60	0.20	0.11	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.35	1.67	0.00	0.60	0.20	4.53
Loans and advances	33.66	1.58	0.00	0.71	0.19	0.11	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.77	1.63	0.00	0.71	0.19	3.41
Debt securities, including statements on the use of funds	27.88	1.79	0.00	0.25	0.22	0.09	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.97	1.82	0.00	0.25	0.22	1.12
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.27	0.27	0.00	0.01	0.14	14.56	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.83	0.30	0.00	0.01	0.14	0.12
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.27	0.27	0.00	0.01	0.14	14.56	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.83	0.30	0.00	0.01	0.14	0.12
Loans and advances	26.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.27	0.27		0.01	0.14	14.56	0.03		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	14.83	0.30		0.01	0.14	0.12
Non-Financial Companies	28.88	20.99	0.00	2.63	10.50	0.25	0.03	0.00	0.02	0.01	0.00	0.00	0.00	5.95	0.00	0.00	0.00	0.02	0.00	0.00	0.00	1.04	0.00	0.00	0.00	36.13	21.02	0.00	2.63	10.52	1.97

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - TURNOVER - 2024

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total assets covered
Loans and advances	29.37	21.37	0.00	2.72	10.62	0.26	0.03	0.00	0.02	0.01	0.00	0.00	0.00	6.16	0.00	0.00	0.00	0.02	0.00	0.00	0.00	1.08	0.00	0.00	0.00	36.88	21.40	0.00	2.72	10.64	1.90
Debt securities, including statements on the use of funds	1.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.16	0.00	0.00	0.00	0.00	0.01
Equity instruments	16.02	11.23		0.00	7.70	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	16.02	11.23		0.00	7.70	0.06
Households	100.00	4.95	4.95	0.00	4.95	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	4.95	4.95	0.00	4.95	30.95
Of which: loans secured through residential real property	100.00	5.09	5.09	0.00	5.09	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	5.09	5.09	0.00	5.09	30.09
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.61
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																										
Local Government Financing	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Housing finance	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.48
Total GAR assets	49.12	2.96	2.25	0.12	2.56	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	49.36	2.96	2.25	0.12	2.56	68.16

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - TURNOVER - 2023

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total assets covered
GAR – Assets included in both the 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	0.00	0.02	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.64	3.46	2.31	0.09	2.70	36.30
Financial Companies	47.23	6.68	6.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.23	6.68	6.68	0.00	0.00	1.75
Credit institutions	48.33	7.16	7.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.33	7.16	7.16	0.00	0.00	1.63
Loans and advances	52.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.65	0.00	0.00	0.00	0.00	0.62
Debt securities, including statements on the use of funds	45.74	11.53	11.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.74	11.53	11.53	0.00	0.00	1.01
Equity instruments	35.20	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	35.20	0.00		0.00	0.00	0.00
Other Financial Companies	31.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.80	0.00	0.00	0.00	0.00	0.12
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	31.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.80	0.00	0.00	0.00	0.00	0.12
Loans and advances	26.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	31.80	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	31.80	0.00		0.00	0.00	0.12
Non-Financial Companies	36.94	17.51	0.00	1.34	10.88	2.27	0.56	0.00	0.37	0.00	0.00	0.00	0.00	0.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.16	18.07	0.00	1.34	11.25	2.31
Loans and advances	37.24	17.98	0.00	1.40	11.04	2.37	0.58	0.00	0.39	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.61	18.56	0.00	1.40	11.43	2.20

TEMPLATE 3: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF STOCK - TURNOVER - 2023

% (compared to total assets included in the denominator)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total assets covered
Debt securities, including statements on the use of funds	46.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.91	0.00	0.00	0.00	0.00	0.03
Equity instruments	25.64	11.03		0.00	10.30	0.30	0.30		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	25.94	11.33		0.00	10.30	0.08
Households	100.00	2.24	2.24	0.00	2.24	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	2.24	2.24	0.00	2.24	32.23
Of which: loans secured through residential real property	100.00	2.30	2.30	0.00	2.30	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	2.30	2.30	0.00	2.30	31.31
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.66
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																									
Local Government Financing	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Housing finance	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.01
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.73
Total GAR assets	55.65	2.00	1.35	0.05	1.56	0.08	0.02	0.00	0.01	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.77	2.02	1.35	0.05	1.57	62.26

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - CAPEX - 2024

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BE)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators	Proportion of total new assets covered
GAR – Assets included in both the numerator and denominator																														
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	59.28	9.11	2.65	0.67	4.51	0.29	0.02	0.00	0.00	0.01	0.00	0.00	0.00	0.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00	60.30	9.13	2.65	0.67	4.51	20.08
Financial Companies	33.04	1.90	0.00	0.66	0.32	0.09	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.13	1.93	0.00	0.66	0.32	10.64
Credit institutions	33.04	1.90	0.00	0.66	0.32	0.09	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.13	1.93	0.00	0.66	0.32	10.64
Loans and advances	33.86	1.88	0.00	0.71	0.31	0.09	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.95	1.92	0.00	0.71	0.31	9.40
Debt securities, including statements on the use of funds	26.77	2.10	0.00	0.24	0.39	0.07	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.84	2.12	0.00	0.24	0.39	1.23
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Non-Financial Companies	54.50	47.29	0.00	2.84	14.68	2.09	0.05	0.00	0.01	0.06	0.00	0.00	0.00	4.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.76	0.00	0.00	0.00	62.88	47.34	0.00	2.84	14.69	2.32
Loans and advances	54.50	47.29	0.00	2.84	14.68	2.09	0.05	0.00	0.01	0.06	0.00	0.00	0.00	4.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.76	0.00	0.00	0.00	62.88	47.34	0.00	2.84	14.69	2.32

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - CAPEX - 2024

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BE)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Households	100.00	7.47	7.47	0.00	7.47	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	7.47	7.47	0.00	7.47	7.13
Of which: loans secured through residential real property	100.00	7.99	7.99	0.00	7.99	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	7.99	7.99	0.00	7.99	6.66
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.21
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																					100.00	0.00	0.00	0.00	0.00	0.26
Local Government Financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Housing finance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.07
Total GAR assets	19.40	2.98	0.87	0.22	1.48	0.09	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	19.73	2.99	0.87	0.22	1.48	61.36

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - CAPEX - 2023

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
GAR – Assets included in both the 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73.45	5.72	3.54	0.35	3.91	13.57
Financial Companies	4.46	1.58	1.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.46	1.58	1.58	0.00	0.00	2.84
Credit institutions	4.46	1.58	1.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.46	1.58	1.58	0.00	0.00	2.84
Loans and advances	1.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.42	0.00	0.00	0.00	0.00	2.28
Debt securities, including statements on the use of funds	16.93	8.11	8.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.93	8.11	8.11	0.00	0.00	0.56
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Non-Financial Companies	39.35	19.32	0.00	3.13	6.30	1.41	0.35	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.76	19.67	0.00	3.13	6.31	1.50
Loans and advances	39.35	19.32	0.00	3.13	6.30	1.41	0.35	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.76	19.67	0.00	3.13	6.31	1.50

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - CAPEX - 2023

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Households	100.00	4.72	4.72	0.00	4.72	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	4.72	4.72	0.00	4.72	9.23
Of which: loans secured through residential real property	100.00	5.00	5.00	0.00	5.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	5.00	5.00	0.00	5.00	8.70
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.23
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																					100.00	0.00	0.00	0.00	0.00	0.29
Local Government Financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Housing finance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.06
Total GAR assets	14.44	1.11	0.69	0.07	0.77	0.03	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.47	1.12	0.69	0.07	0.77	69.29

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - TURNOVER - 2024

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
GAR – Assets included in both the numerator and denominator																														
Loans and advances, debt securities and equity instruments, not held for trading, eligible for GAR calculation	56.68	6.13	2.65	0.65	3.97	0.15	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	0.00	0.00	57.54	6.16	2.65	0.65	3.97	20.08
Financial Companies	32.99	1.61	0.00	0.66	0.19	0.11	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.10	1.66	0.00	0.66	0.19	10.64
Credit institutions	32.99	1.61	0.00	0.66	0.19	0.11	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.10	1.66	0.00	0.66	0.19	10.64
Loans and advances	33.83	1.59	0.00	0.71	0.19	0.11	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.94	1.64	0.00	0.71	0.19	9.40
Debt securities, including statements on the use of funds	26.55	1.76	0.00	0.24	0.21	0.08	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.63	1.78	0.00	0.24	0.21	1.23
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Non-Financial Companies	32.22	22.76	0.00	2.63	10.55	0.76	0.02	0.00	0.01	0.03	0.00	0.00	0.00	4.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.62	0.00	0.00	0.00	39.17	22.78	0.00	2.63	10.56	2.32
Loans and advances	32.22	22.76	0.00	2.63	10.55	0.76	0.02	0.00	0.01	0.03	0.00	0.00	0.00	4.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.62	0.00	0.00	0.00	39.17	22.78	0.00	2.63	10.56	2.32

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - TURNOVER - 2024

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Households	100.00	7.47	7.47	0.00	7.47	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	7.47	7.47	0.00	7.47	7.13
Of which: loans secured through residential real property	100.00	7.99	7.99	0.00	7.99	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	7.99	7.99	0.00	7.99	6.66
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.21
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																					100.00	0.00	0.00	0.00	0.00	0.26
Local Government Financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Housing finance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.07
Total GAR assets	18.55	2.01	0.87	0.21	1.30	0.05	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	18.83	2.02	0.87	0.21	1.30	61.36

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - TURNOVER - 2023

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
GAR – Assets included in both the 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	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.64	4.92	3.54	0.32	3.73	13.57
Financial Companies	49.76	1.58	1.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.76	1.58	1.58	0.00	0.00	2.84
Credit institutions	49.76	1.58	1.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.76	1.58	1.58	0.00	0.00	2.84
Loans and advances	52.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.64	0.00	0.00	0.00	0.00	2.28
Debt securities, including statements on the use of funds	37.88	8.11	8.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.88	8.11	8.11	0.00	0.00	0.56
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Other Financial Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: Investment services companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Management Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Of which: Insurance companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Non-Financial Companies	37.23	11.63	0.00	2.92	4.67	1.01	0.84	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.24	12.47	0.00	2.92	4.73	1.50
Loans and advances	37.23	11.63	0.00	2.92	4.67	1.01	0.84	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.24	12.47	0.00	2.92	4.73	1.50

TEMPLATE 4: KEY PERFORMANCE INDICATOR OF GAR IN TERMS OF FLOW - TURNOVER - 2023

% (compared to total flow of eligible assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional adaptive	Of which: facilitators	Proportion of total new assets covered
Debt securities, including statements on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00
Households	100.00	4.72	4.72	0.00	4.72	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	4.72	4.72	0.00	4.72	9.23
Of which: loans secured through residential real property	100.00	5.00	5.00	0.00	5.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	5.00	5.00	0.00	5.00	8.70
Of which: building renovation loans	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00									100.00	0.00	0.00	0.00	0.00	0.23
Of which: loans for vehicles	100.00	0.00	0.00	0.00	0.00																					100.00	0.00	0.00	0.00	0.00	0.29
Local Government Financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Housing finance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral obtained by taking possession: residential and commercial real estate	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.06
Total GAR assets	16.25	0.95	0.69	0.06	0.73	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.27	0.97	0.69	0.06	0.73	69.29

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - CAPEX (STOCK) - 2024

% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0.83	0.39	0	0.01	0.11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.83	0.39	0.00	0.01	0.11
Assets under management (key performance indicator of assets under	18.37	4.16	0.00	0.32	1.79	0.20	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.31	0.01	0.00	0.00	0.29	0.01	0.00	0.00	0.02	0.00	0.00	0.00	19.20	4.19	0.00	0.32	1.79

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - CAPEX (STOCK) - 2023

% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0.23	0.05	0	0	0.02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.23	0.05	0.00	0.00	0.02
Assets under management (key performance indicator of assets under	1.39	0.29	0.00	0.02	0.13	0.50	0.14	0.00	0.08	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.45	0.14	0.00	0.08	0.45	0.14	0.00	0.08	2.88	0.71	0.00	0.02	0.37

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - TURNOVER (STOCK) - 2024																														
% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)			Circular economy (CE)					Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0.38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.38	0.00	0.00	0.00	0.00
Assets under management (key performance indicator of assets under	20.72	3.26	0.00	0.20	1.64	1.22	0.04	0.00	0.02	0.02	0.00	0.00	2.99	0.01	0.00	0.00	1.43	0.01	0.00	0.00	0.20	0.00	0.00	0.00	26.58	3.32	0.00	0.20	1.66	

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - TURNOVER (STOCK) - 2023

% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0.15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.15	0.00	0.00	0.00	0.00
Assets under management (key performance indicator of assets under	3.39	0.15	0.00	0.01	0.08	2.04	0.08	0.00	0.05	0.01	0.00	0.00	0.00	1.90	0.00	0.00	0.00	1.97	0.07	0.00	0.04	0.83	0.07	0.00	0.04	10.14	0.37	0.00	0.01	0.21

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - CAPEX (FLOW) - 2024																															
% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	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	0.00	0.00	0.00	0.00	0.00
Assets under management (key performance indicator of assets under	16.19	0.00	0.00	0.00	0.00	0.23	0.01	0.00	0.00	0.02	0.00	0.00	0.00	0.30	0.01	0.00	0.00	0.46	0.01	0.00	0.00	0.05	0.00	0.00	0.00	17.25	0.03	0.00	0.00	0.00	

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - CAPEX (FLOW) - 2023

% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators				Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00
Assets under management (key performance indicator of assets under	14.93	3.95	0.00	0.20	1.44	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.15	3.95	0.00	0.20	1.44

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - TURNOVER (FLOW) - 2024

% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00
Assets under management (key performance indicator of assets under	17.20	0.00	0.00	0.00	0.00	0.89	0.03	0.00	0.01	0.02	0.00	0.00	0.00	2.91	0.01	0.00	0.00	1.30	0.01	0.00	0.00	0.18	0.00	0.00	0.00	22.50	0.05	0.00	0.00	0.01

TEMPLATE 5: KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURE - TURNOVER (FLOW) - 2023

% (compared to total admissible off-balance sheet assets)	Disclosure reference date T																														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WMR)				Circular economy (CE)				Contamination (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WMR + CE + PPC + BIO)				
	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: statement on use of funds	Of which: transitional	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: facilitators			Of which: statement on use of funds	Of which: transitional/adaptive	Of which: facilitators
Financial guarantees (key performance indicator for financial guarantees)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00
Assets under management (key performance indicator of assets under	15.62	2.89	0.00	0.09	1.54	1.12	0.01	0.00	0.00	0.01	0.00	0.00	0.00	1.08	0.00	0.00	0.00	0.89	0.00	0.00	0.00	0.08	0.00		0.00	18.80	2.90	0.00	0.09	1.54

Annex III - Delegated Regulation (UE) 2022/1214.Standardized templates for the dissemination of eligibility and alignment information on nuclear power and fossil gas

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 (DENOMINATOR) - TURNOVER - 2024							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other taxonomy-compliant economic activities not mentioned in rows 1 to 6 in the denominator of the applicable KPI	2,003	2.97	2,000	2.96	3	0.01
8	**Total applicable KPI**	**2,003**	**2.97**	**2,000**	**2.96**	**3**	**0.01**

TEMPLATE 2 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (DENOMINATOR) - TURNOVER - 2023							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other taxonomy-compliant economic activities not mentioned in rows 1 to 6 in the denominator of the applicable KPI	1,242	2.02	1,229	2.00	13	0.02
8	**Total applicable KPI**	**1,242**	**2.02**	**1,229**	**2.00**	**13**	**0.02**

TEMPLATE 2.1 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (DENOMINATOR) - CAPEX - 2024							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other taxonomy-compliant economic activities not mentioned in rows 1 to 6 in the denominator of the applicable KPI	2,421	3.59	2,418	3.58	3	0.01
8	**Total applicable KPI**	**2,421**	**3.59**	**2,418**	**3.58**	**3**	**0.01**

TEMPLATE 2.1 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (DENOMINATOR) - CAPEX - 2023							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other taxonomy-compliant economic activities not mentioned in rows 1 to 6 in the denominator of the applicable KPI	1,717	3.00	1,709	2.78	8	0.01
8	**Total applicable KPI**	**1,717**	**3.00**	**1,709**	**2.78**	**8**	**0.01**

TEMPLATE 3 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (NUMERATOR) - TURNOVER - 2024							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other taxonomy-compliant economic activities not mentioned in rows 1 to 6 in the denominator of the applicable KPI	2,003	2.97	2,000	2.96	3	0.01
8	**Total applicable KPI**	**2,003**	**2.97**	**2,000**	**2.96**	**3**	**0.01**

TEMPLATE 3 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (NUMERATOR) - TURNOVER - 2023							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other taxonomy-compliant economic activities not mentioned in rows 1 to 6 in the denominator of the applicable KPI	1,242	100.00	1,229	98.97	13	0.97
8	**Total applicable KPI**	**1,242**	**100.00**	**1,229**	**98.97**	**13**	**0.97**

TEMPLATE 3.1 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (NUMERATOR) - CAPEX - 2024							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	2,421	100.00	2,418	99.87	3	0.13
8	**Total applicable KPI**	**2,421**	**100.00**	**2,418.00**	**99.87**	**3**	**0.13**

TEMPLATE 3.1 - TAXONOMY-COMPLIANT ECONOMIC ACTIVITIES (NUMERATOR) - CAPEX - 2023							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	2.79	1,709	2.78	8	0.01
8	**Total applicable KPI**	**1,717**	**2.79**	**1,709**	**2.78**	**8**	**0.01**

TEMPLATE 4 - ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO THE TAXONOMY BUT NOT TAXONOMY COMPLIANT - TURNOVER - 2024							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	21	0.03	21	0.03	0	0.00
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	1	0.00	1	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other economic activities eligible according to the taxonomy but not conforming to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable KPI	31,164	46.16	31,140	46.12	24	0.04
8	Amount and proportion of economic activities eligible under the taxonomy but not conforming to the taxonomy in the denominator of the applicable KPI	31,186	46.19	31,162	46.15	24	0.04

TEMPLATE 4 - ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO THE TAXONOMY BUT NOT TAXONOMY COMPLIANT - TURNOVER - 2023							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	109	0.18	109	0.18	0	0.00
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	0.00	3	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other economic activities eligible according to the taxonomy but not conforming to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable KPI	32,964	53.54	32,925	53.47	39	0.06
8	Amount and proportion of economic activities eligible under the taxonomy but not conforming to the taxonomy in the denominator of the applicable KPI	33,076	53.72	33,037	53.65	39	0.06

TEMPLATE 4.1 - ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO TAXONOMY BUT NOT TAXONOMY COMPLIANT - CAPEX - 2024							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	8	0.01	8	0.01	0	0.00
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	0.00	2	0.00	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other economic activities eligible according to the taxonomy but not conforming to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable KPI	31,186	46.19	31,157	46.15	29	0.04
8	Amount and proportion of economic activities eligible under the taxonomy but not conforming to the taxonomy in the denominator of the applicable KPI	31,196	46.20	31,167	46.16	29	0.04

TEMPLATE 4.1 - ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO TAXONOMY BUT NOT TAXONOMY COMPLIANT - CAPEX - 2023							
Row	Economic activities	Amount and proportion (information should be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation		Climate change adaptation	
		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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	0.00	0	0.00	0	0.00
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	17	0.03	17	0.03	0	0.00
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	4	0.01	4	0.01	0	0.00
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	0.00	0	0.00	0	0.00
7	Amount and proportion of other economic activities eligible according to the taxonomy but not conforming to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable KPI	32,299	52.46	32,275	52.42	24,284	0.04
8	Amount and proportion of economic activities eligible under the taxonomy but not conforming to the taxonomy in the denominator of the applicable KPI	32,320	52.50	32,295	52.46	24,284	0.04

TEMPLATE 5 - INELIGIBLE ECONOMIC ACTIVITIES ACCORDING TO TAXONOMY - TURNOVER - 2024			
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	0.00
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	0.00
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	28	0.04
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	11	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	0.00
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	0.00
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	34,153	50.58
8	Total amount and proportion of ineligible economic activities according to taxonomy in the denominator of the applicable KPI	34,192	50.64

TEMPLATE 5 - INELIGIBLE ECONOMIC ACTIVITIES ACCORDING TO TAXONOMY - TURNOVER - 2023			
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	0.00
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	0.00
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	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	13	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	0.00
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	0.00
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	27,211	44.19
8	Total amount and proportion of ineligible economic activities according to taxonomy in the denominator of the applicable KPI	27,235	44.23

TEMPLATE 5.1 - INELIGIBLE ECONOMIC ACTIVITIES ACCORDING TO TAXONOMY - CAPEX - 2024			
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	0.00
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	0.00
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	22	0.03
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	7	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	0.00
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	0.00
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	33,731	49.96
8	Total amount and proportion of ineligible economic activities according to taxonomy in the denominator of the applicable KPI	33,760	50.00

TEMPLATE 5.1 - INELIGIBLE ECONOMIC ACTIVITIES ACCORDING TO TAXONOMY - CAPEX - 2023			
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	0.00
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	0.00
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	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	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	0.00
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	0.00
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	44.65
8	Total amount and proportion of ineligible economic activities according to taxonomy in the denominator of the applicable KPI	27,516	44.68

Annex IV - Asset Manager Template

Annex IV. Asset Manager Template (data corresponding to fiscal year 2023)		
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) Climate change adaptation		
Turnover (%):	Transition activities (%)	0.00%
0.01%	Facilitating activities (%)	0.01%
CapEx (%)	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
3) Sustainable use and protection of water and marine resources		
Turnover (%):	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
CapEx (%)	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
4) Transition to a circular economy		
Turnover (%):	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
CapEx (%)	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
5) Pollution prevention and control		
Turnover (%):	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
CapEx (%)	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
6) Biodiversity and ecosystem protection and recovery		
Turnover (%):	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%
CapEx (%)	Transition activities (%)	0.00%
0.00%	Facilitating activities (%)	0.00%

Annex V - 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 to sustainability by financial entities, and by Unicaja in particular, 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)[13].

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	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.	▶ ESRS 2 GOV-1, GOV-2, and GOV-3. Section of the Report: 1.2. Governance
Strategy	a) Describe the climate-related risks and opportunities identified by the organization in the short-, medium- and long-term. b) Describe the impact of climate-related risks and opportunities on the organization's activities, strategy and financial planning. c) Describe the resilience of the organization's strategy, taking into account different climate scenarios, including a scenario of 2°C or less.	▶ ESRS 2 SBM-3, IRO-1, and IRO-2. Section of the Report: ESRS 2, 1.3 Strategy and 1.4. Management of IROs. ▶ ESRS E1-1, E1-2, E1-3, E1-4, E1-9. Section of the Report: 2.1.2. Strategy, 2.1.3. Management of IROs, 2.1.4. Parameters and goals
Risk Management	a) Describe the organization's processes for identifying and assessing climate-related risks. b) Describe the organization's processes for managing climate-related risks. c) Describe how the processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	▶ ESRS 2 IRO-1 Section of the Report: ESRS 2, 1.4 Management of IROs. ▶ ESRS E1-1, E1-2, E1-3, E1-4, E1-9. Section of the Report: 2.1.2. Strategy, 2.1.3. Management of IROs, 2.1.4. Parameters and goals

[13] "Banks 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)."

Category	TCFD Recommendations	References
Metrics and objectives	a) Set out the metrics used by the organization to assess climate-related risks and opportunities in accordance with its strategy and risk management process. Describe the organization's processes for managing climate-related risks. b) State the Scope 1, Scope 2 and, if applicable, Scope 3 greenhouse gas emissions and the corresponding risks. c) Describe the objectives used by the organization to manage climate-related risks and opportunities and the results obtained with respect to these objectives.***	▶ ESRS E1-4, E1-6, E1-8, E1-9, E1-16, E1-17. Section of the Report:, 2.1.4. Parameters and goals* **Disclosure requirements in relation to ESRS 2 GOV-3.*

*All disclosure required by the TCFD on aspects of Governance, Strategy, Risk Management, Metrics, and Goals are covered in ESRS E1.

Glossary

- AIAF - Association of Intermediaries of Financial Assets
- RWAs - Risk-Weighted Assets
- TAA - Temporary Acquisition of Assets
- ECB – European Central Bank
- BCBS - Basel Committee on Banking Supervision
- BdE - Bank of Spain
- CapEx - Capital Expenditure
- CBP - Code of Best Practices
- CCCA - Collective Commitment to Climate Action
- CDP – Carbon Disclosure Project
- CECA - Spanish Confederation of Savings Banks
- CESICA - Independent trade union of the financial sector
- CET1 - Common Equity Tier 1
- CIC - Confederation of Managers and Professionals
- CNMV - Spanish Securities Market Commission
- COAP - Assets and Liabilities Committee
- COP - Conference of the Parties (UN Climate Change)
- CRO - Chief Risk Officer
- CSRD - Corporate Sustainability Reporting Directive
- CSDDD - Corporate Sustainability Due Diligence Directive
- GM - General Management
- EAD - Exposure at Default
- EBA - European Banking Authority
- EFRAG - European Financial Reporting Advisory Group
- NFIS - Non-Financial Information Statement
- EIR - Effective Interest Rate
- ESG - Environmental, Social, and Governance
- ESMA - European Securities and Markets Authority

- ESRS - European Sustainability Reporting Standards
- EWI - Early Warning Indicator
- FSB - Financial Stability Board
- FTEs - Full Time Employees
- IF - Investment Fund
- GBP - Green Bond Principles
- GDPR - General Data Protection Regulation (General Data Protection Regulation)
- GHG - Greenhouse Gases
- GHG - Greenhouse Gases
- GL - Guideline
- GRI - Global Reporting Initiative
- HFCs - Hydrofluorocarbons
- ACGR - Annual Corporate Governance Report
- ICAAP - Internal Capital Adequacy Assessment Process
- ICAC - Spanish Institute of Accounting and Auditing
- ICMA - International Capital Market Association
- IG - Implementation Guide
- ILAAP - Internal Liquidity Adequacy Assessment Process
- IPCC - Intergovernmental Panel on Climate Change
- IROs - Incidents, Risks, and Opportunities
- IRB - Internal Ratings-Based
- IRM - Identification of Material Risks
- IPR - Information of Prudential Relevance
- ISSB - International Sustainability Standards Board
- KPI - Key Performance Indicator
- LGD - Loss Given Default
- LTC - Loan to Cost
- LTV – Loan to Value

- GBF - Green Bond Framework
- MITECO - Ministry for Ecological Transition and the Demographic Challenge
- MREL - Minimum Requirement for own funds and Eligible Liabilities
- NBCA - New Basel Capital Accord
- ESRS - European Sustainability Reporting Standards
- NGFS - Network for Greening the Financial System
- IFRS 8 - International Financial Reporting Standard 8
- NFRD - Non-Financial Reporting Directive
- NPS - Net Promoter Score
- NZBA - Net-Zero Banking Alliance
- OECD - Organisation for Economic Co-operation and Development
- SDGs - Sustainable Development Goals
- OpEx - Operational Expenditure
- UN - United Nations
- PRB - Principles of Responsible Banking
- PCAF - Partnership for Carbon Accounting Financials
- PESTEL - Analysis of Political, Economic, Social, Technological, Ecological and Legal Factors
- PD - Probability of Default
- PSD2 - Payment Services Directive 2
- RAF - Risk Appetite Framework
- GDPR - General Data Protection Regulation
- C&E risks: Climate and Environmental Risks
- RTS - Regulatory Technical Standards
- SBM - Sustainability Business Model
- SCIIF - System of Internal Control over Financial Reporting
- SCIINF - System of Internal Control over Non-Financial Information
- SCIIS - Sustainability Control Information System
- SMB - Sustainability Management Board
- SREP - Supervisory Review and Evaluation Process

- SSM - Single Supervisory Mechanism
- TCFD - Task Force on Climate-related Financial Disclosures
- UNEP FI - United Nations Environment Program Finance Initiative
- VaR - Value at Risk