



Earnings presentation 1Q26

May 5th 2026



Unicaja

Index



1

Key Highlights

2

1Q26 Results:

- Business activity
- Financial results
- Asset quality
- Solvency & liquidity

3

2026 guidance

4

Appendix

Key highlights of the quarter

Business activity	Profitability	Asset quality	Value generation
<p>Business volume growth keeps increasing at over +3% YoY</p>	<p>Net income keeps improving, +1.4% in the year supported by gross margin and provisions</p>	<p>NPLs down 20% YoY with coverage increasing 10 p.p. YoY with a low CoR</p>	<p>Very attractive dividend yield in 2025 with an increased shareholder remuneration for 2026</p>
<p>Total customer funds +3.9% YoY</p>	<p>Net profit 1Q26 €161M +1.4% YoY</p>	<p>NPLs Ratio 2.0% Stock -20% YoY</p>	<p>CET1 Ratio 16.0% -6bps QoQ</p>
<p>Mutual funds +17.2% YoY 9% subscription market share 1Q26</p>	<p>ROTE adjusted ⁽¹⁾ 12%</p>	<p>NPL coverage 80% vs 70% in 1Q25</p>	<p>2025 dividend ⁽³⁾ €443M 9% dividend yield</p>
<p>Performing loans +2.4% YoY</p>	<p>Efficiency ratio (L12m) 46%</p>	<p>Cost of risk 1Q26 20bps</p>	<p>TBV + div ⁽²⁾ +9% YoY 2026E total payout 95% vs 70% 2025</p>

(1) The adjusted ROTE considers a fully loaded CET1 of 12.5%.

(2) Includes dividends paid of 190 € million in April 2025 and €169 million in September 2025 plus the one just paid on April 23rd worth €274 million. Dividend yield assumes average stock price for 2025.



Index



1

Key Highlights

2

1Q26 Results:

- Business activity
- Financial results
- Asset quality
- Solvency & liquidity

3

2026 guidance

4

Appendix



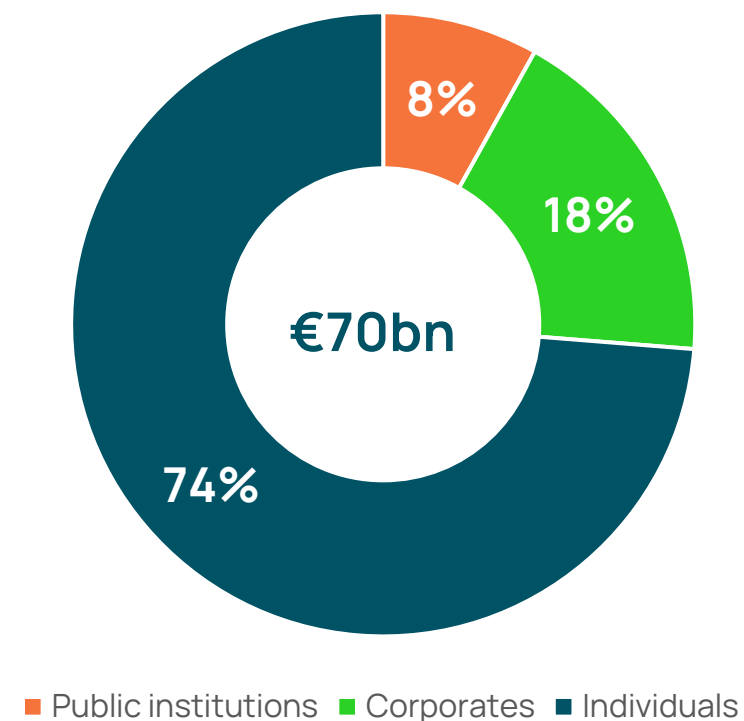
Customer funds

Customer funds increased by 3.9% year-on-year, supported by mutual funds +17% and private sector deposits +2.4%

Total customer funds

Million Euros	1Q25	4Q25	1Q26	QoQ	YoY
Customer funds on balance (excl. Repos)	68,987	71,091	70,092	-1.4%	1.6%
Public institutions	6,047	6,062	5,664	-6.6%	-6.3%
Private sector	62,940	65,029	64,428	-0.9%	2.4%
Demand deposits	51,950	55,004	54,329	-1.2%	4.6%
Term deposits	10,072	9,355	9,515	1.7%	-5.5%
Other funds	919	670	585	-12.7%	-36.3%
Customer funds off balance sheet	23,436	25,697	25,910	0.8%	10.6%
Mutual funds	14,426	16,585	16,901	1.9%	17.2%
Pension plans	3,648	3,647	3,566	-2.2%	-2.3%
Insurance funds	3,945	3,799	3,829	0.8%	-2.9%
Other ⁽¹⁾	1,417	1,666	1,615	-3.1%	13.9%
Total customer funds (excl. Repos)	92,424	96,789	96,003	-0.8%	3.9%

On balance customer funds Breakdown



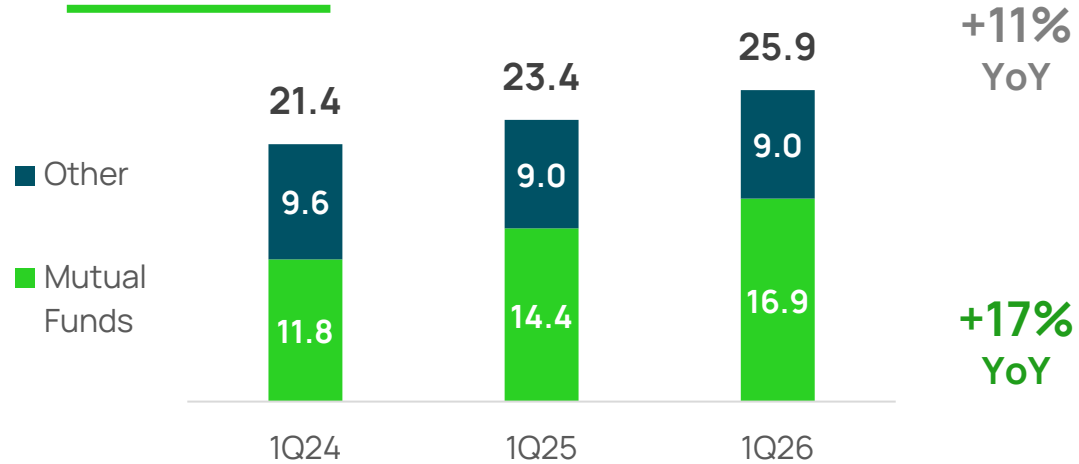
(1) Include SICAVs and other managed accounts



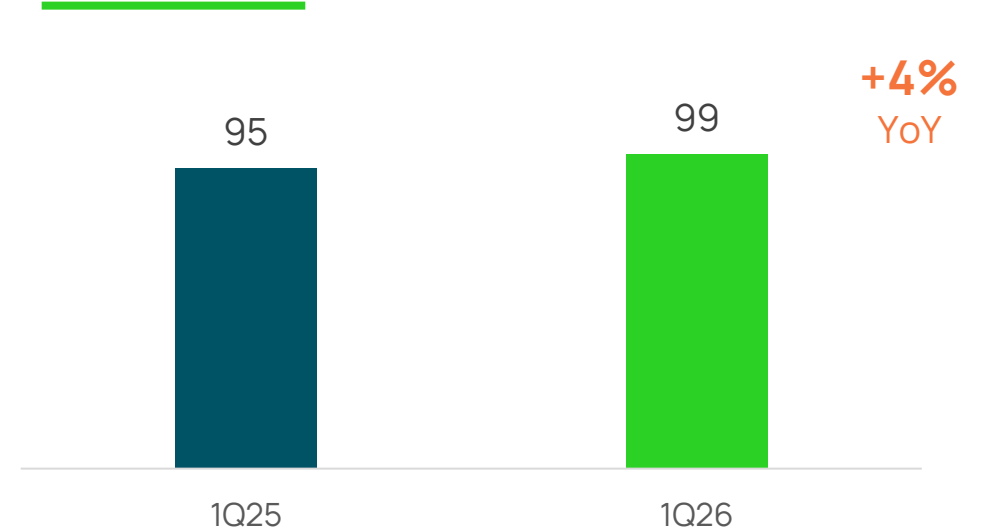
Wealth Management & Insurance

Wealth management and insurance revenues +4% YoY representing 19% of gross margin

Assets under management (€bn)



Assets under management and insurance revenues⁽¹⁾ (€m)



Mutual Funds net inflows

€468m

1Q26



9%

market share ⁽²⁾

AuM and insurance revenues account for 19% of gross margin in 1Q26



(1) Includes fee income from assets under management, securities and insurance, and other income from insurance and equity joint ventures.
(2) Inverco's market share for 1Q 2026



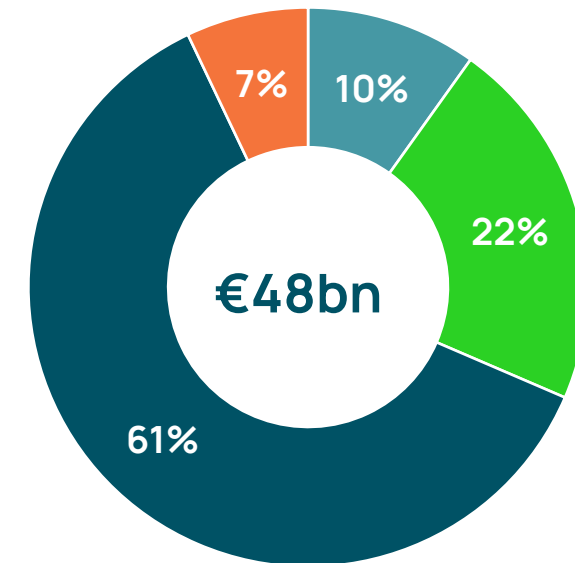
Lending

Positive trends of previous quarters are confirmed with +0.8% growth in the quarter and +2.4% year on year growing in all main segments

Performing loan book
€ million

Million Euros	1Q25	4Q25	1Q26	QoQ	YoY
Public sector	4,590	4,807	4,702	-2.2%	2.5%
Private sector	41,922	42,438	42,919	1.1%	2.4%
Corporate loans	9,672	9,955	10,280	3.3%	6.3%
Corporates	6,069	6,390	6,663	4.3%	9.8%
SMEs	3,222	3,141	3,180	1.2%	-1.3%
Real Estate developers	380	424	437	3.1%	15.0%
Loans to individuals	32,250	32,482	32,639	0.5%	1.2%
Residential mortgages	29,146	29,167	29,272	0.4%	0.4%
Consumer & other	3,104	3,316	3,367	1.6%	8.5%
Pension advances	844	848	885	4.3%	4.9%
Total Performing book	46,511	47,245	47,622	0.8%	2.4%

Performing loan book
Breakdown

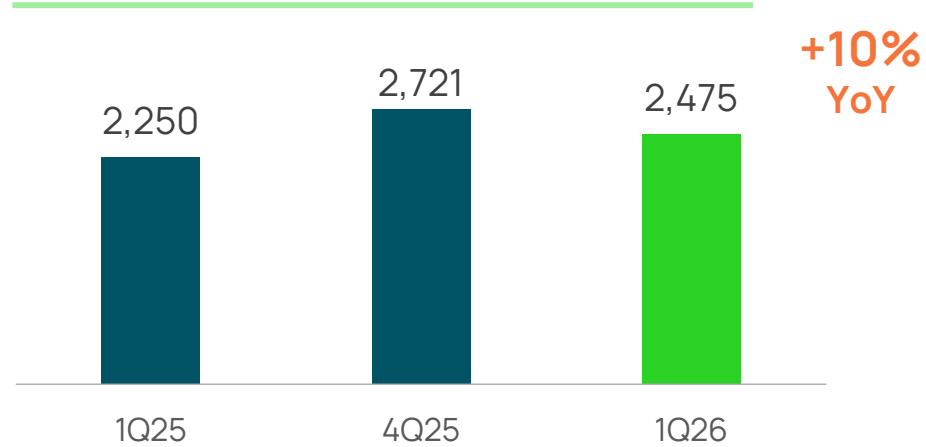


- Public sector
- Corporate loans
- Residential mortgages
- Consumer & other

New lending

Private sector new lending +10% YoY, translating into loan growth in all the books in the quarter

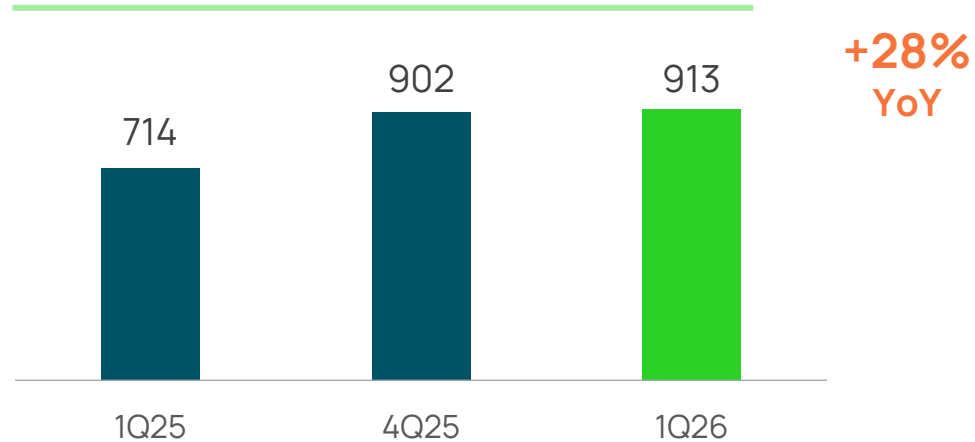
Total private sector lending (€m)



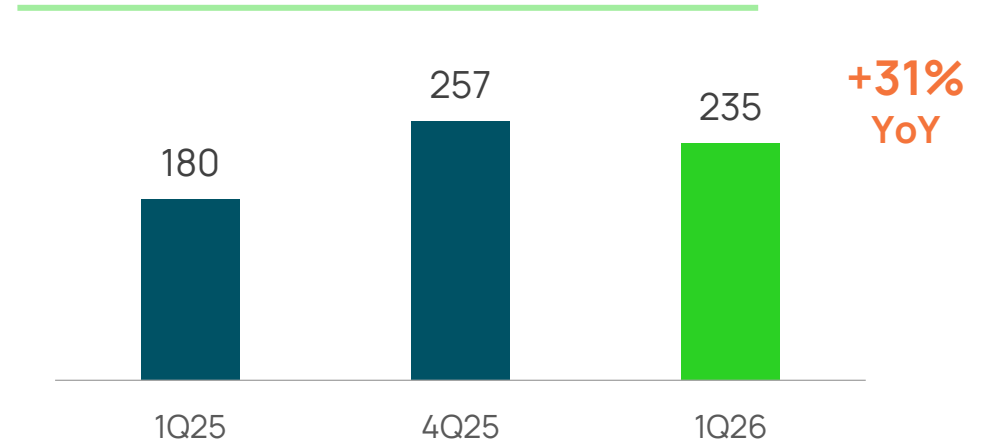
Business & SE lending (€m)



Mortgages (€m)



Consumer lending and others (€m)

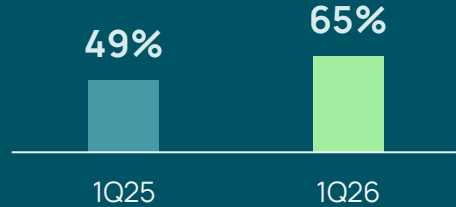


Digital sales and customer acquisition

Weight of digital sales



Consumer loans



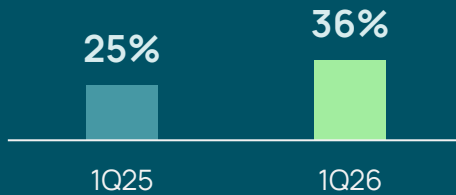
Total digital sales (1Q26)

~€160m

+82%
vs 1Q25



Mutual funds



~€230m

+47%
vs 1Q25

bizum Customers



Customer acquisition

>1 Million

+6% vs 1Q25

Acquired salary accounts

>12k

x2 vs 1Q25

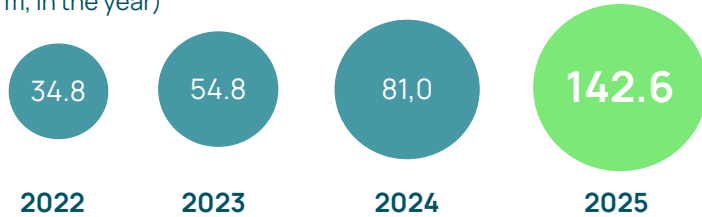


ESG

A complete sustainable strategy, advancing in the portfolio decarbonization

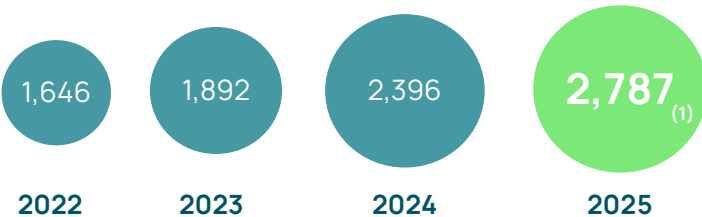
Avoided CO₂ emissions

(Thousand Tm, in the year)

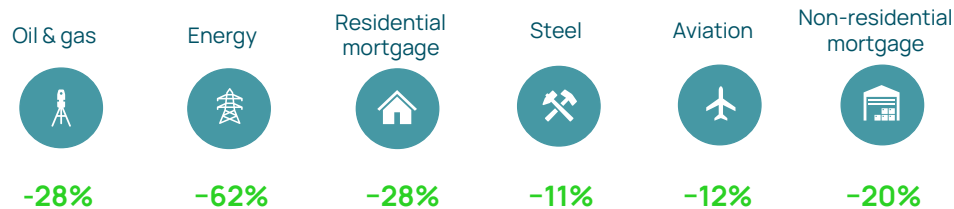


Eligible portfolio

(million €)



Decarbonizing the lending portfolio



⁽¹⁾ The figure as of 31.03.2026 is €2.894 million.

⁽²⁾ As of December 2025, Unicaja Group reports a GAR ratio of 4.33% in terms of business volume, representing a significant improvement compared with December 2024 (2.97%).

- €2,100m Green Bonds issued
- 76% Senior Green Funding share
- +76% Eligible portfolio growth 2022-1Q26
- 78% Private lending under decarbonization targets
- 76% Of Mutual Funds are SFDR art. 8 & 9
- 4.33% GAR as of 31.12.2025 ⁽²⁾

A strategy that is being reflected in our sustainability ratings, which are showing a clear improvement in the most recent reviews ⁽³⁾

⁽³⁾ Based on the information we are able to disclose, in its latest review Sustainalytics upgraded our rating in Sep-25; CDP increased it by two notches from C to B (Management) in Dec-25; MSCI improved the Industry Adjusted Score in Mar-26; S&P increased the CSA score from 52 to 56 on 10 Mar-26; ISS improved the GQS from 4 to 2 on 17 Apr-26; Sustainable Fitch upgraded the entity rating from 3 to 2 in Oct-25; EthFinance from 64 to 72 in Nov-25; and FTSE from 2.6 to 3.5 in Dec-25.



Index



1

Key Highlights

2

1Q26 Results:

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- **Financial results**
- Asset quality
- Solvency & liquidity

3

2026 guidance

4

Appendix



Income statement

Net profit +1.4% versus last year driven by +1.0% gross margin and 19% lower provisions that more than compensate costs increase

Million euros	1Q25	4Q25	1Q26	QoQ (%)	YoY (%)
Net Interest Income	369	378	373	-1.2%	1.3%
Dividends	1	6	1	-81.4%	85.9%
Associates	22	14	19	32.2%	-12.9%
Net Fees	132	135	136	1.1%	3.1%
Trading income + Exch. Diff.	4	3	1	-53.8%	-67.3%
Other revenues/(expenses)	(12)	(14)	(11)	-23.9%	-10.6%
Gross margin	515	521	520	-0.2%	1.0%
Operating expenses	(235)	(243)	(245)	1.0%	4.5%
Personnel expenses	(142)	(143)	(145)	1.7%	2.5%
SG&A	(71)	(76)	(77)	0.2%	8.5%
D&A	(22)	(24)	(23)	-1.3%	5.0%
Pre-Provision Profit	280	278	275	-1.2%	-2.0%
Loan loss provisions	(32)	(32)	(25)	-21.0%	-20.2%
Other provisions	(22)	(51)	(20)	-61.1%	-9.0%
<i>ow restructuring charges</i>	-	(27)	-	-	-
Other profits or losses	0	(1)	2	-270.3%	416.0%
Pre-Tax profit	227	194	232	19.7%	2.0%
Tax	(69)	(63)	(71)	12.3%	3.1%
Minority interests	0	1	0	-	-
Attributable net profit	158	130	161	23.8%	1.4%

Main variations

Net interest income: Down in the quarter explained by lower day count with stable customer spread and positive business volumes

Fees and commissions: Growing both YoY and QoQ mainly on the back of non-banking fees growth

Other: Slightly down YoY with market volatility at the end of the quarter

Costs: In line with the guidance for the year, it reflects the collective agreement, new hires and investments in initiatives of the strategic plan

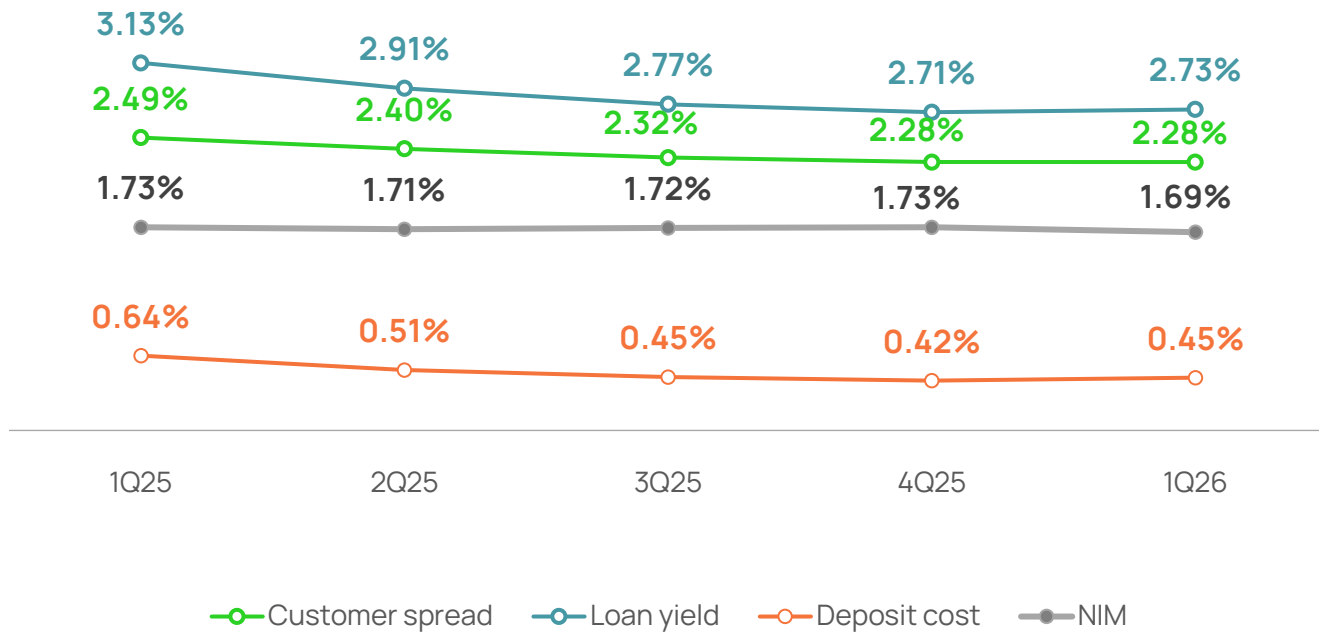
Provisions: Positive evolution of total provisions, 19% lower than last year with all lines improving and NPA coverage improving



Net interest income

Stabilized customer spread with loan yield increasing and deposit cost slightly increasing on the back of customer acquisition campaigns

Average quarterly yields and costs⁽¹⁾ (%)



Quarterly evolution

NIM ⁽²⁾	-4 bps
Loan yield	+2 bps
Deposits cost	+2 bps
Customer spread	0 bps

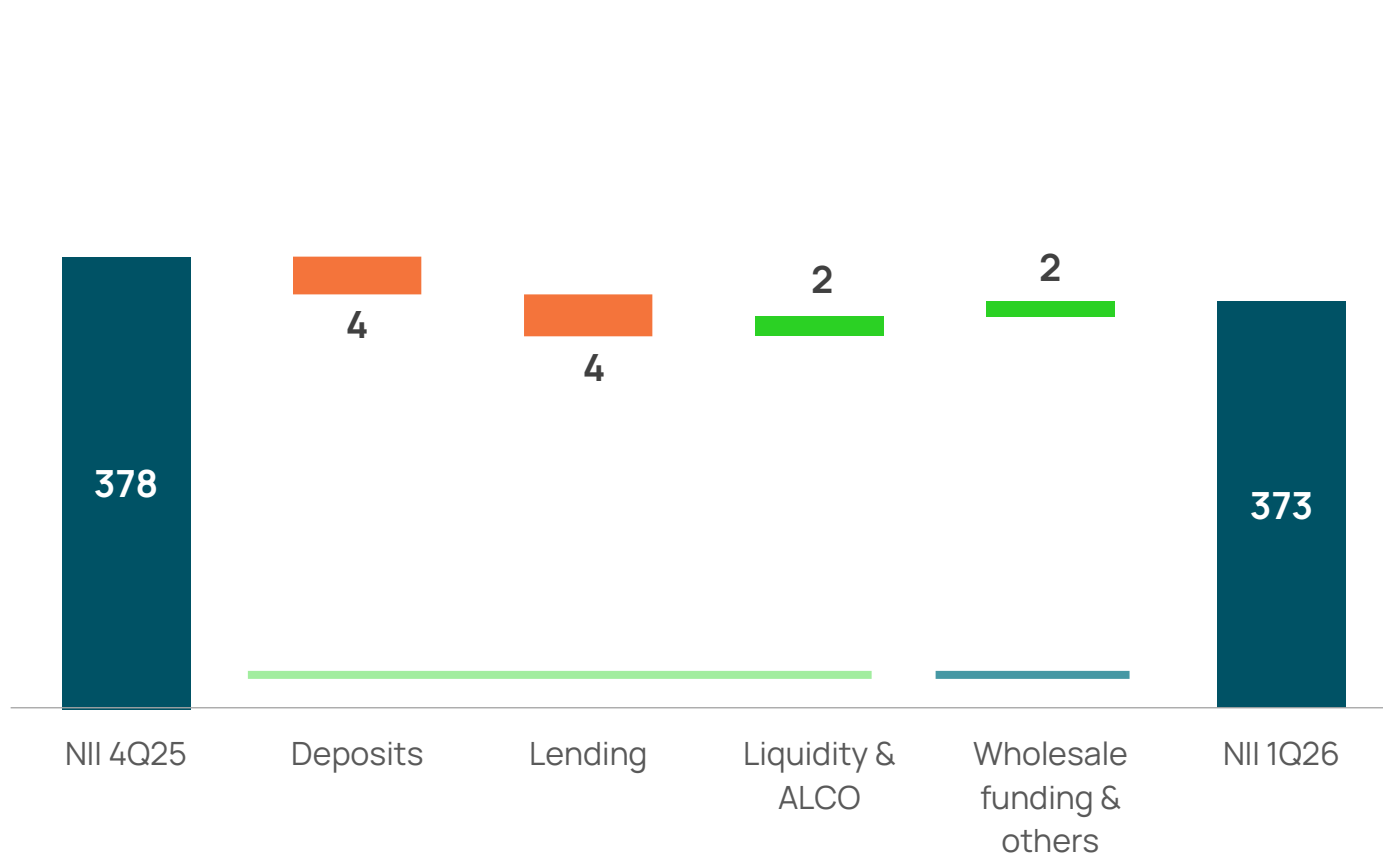
(1) Yields calculated as income over average balances for the quarter
 (2) NIM calculated as net interest income on average yielding assets



Net interest income evolution

NII bottoms in the quarter on a lower day count where customer spread has remained stable and liquidity management and wholesale funding had a positive effect in the quarter

Quarterly evolution of net interest income (€m)



Deposits: Higher cost mainly explained by customer acquisition campaigns

Lending: Decrease fully explained by day count effect with loan yield and volumes improving

Liquidity and ALCO: Positive impact from liquidity management in the quarter

Wholesale and others: Maturities in wholesale funding last quarter have still a positive impact in 1Q26

Total day count impact of €-6m in the quarter



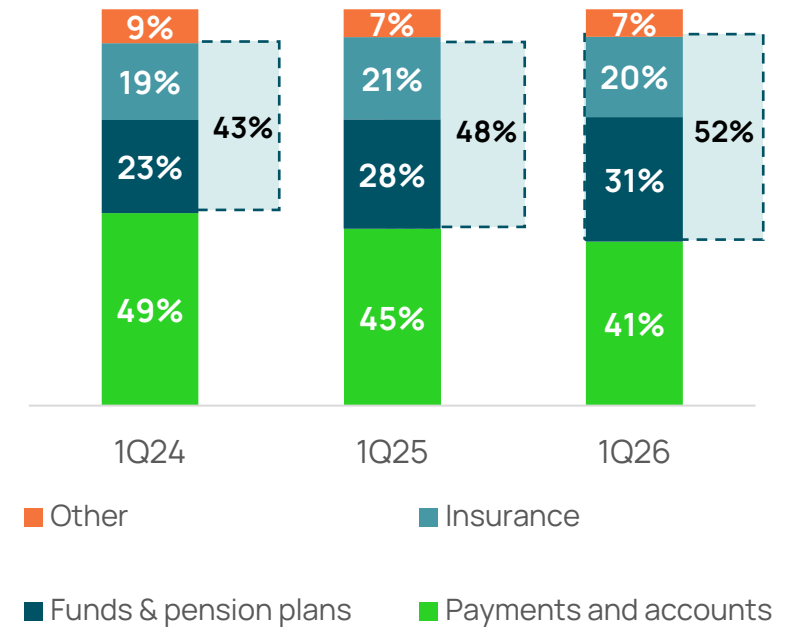
Fee income

Fees keep evolving towards higher value-added services, increasing its weight by 4 percentage points versus last year to 52%

Net fees (€m)

Million Euros	1Q25	4Q25	1Q26	QoQ (%)	YoY (%)
Payments and accounts	63	62	60	-2.1%	-4.7%
Non-Banking fees	68	71	75	5.4%	10.0%
Mutual funds	36	42	43	3.8%	18.7%
Insurance	29	27	30	9.1%	0.3%
Pension Plans	3	3	3	-5.4%	-2.6%
Other fees	10	9	10	18.4%	1.5%
Paid fees	(9)	(7)	(9)	38.7%	-2.1%
Total Net Fees	132	135	136	1.2%	3.2%

Fee income breakdown (%)



Other income

Other income has remained broadly stable over the last few quarters

Other income breakdown (€m)

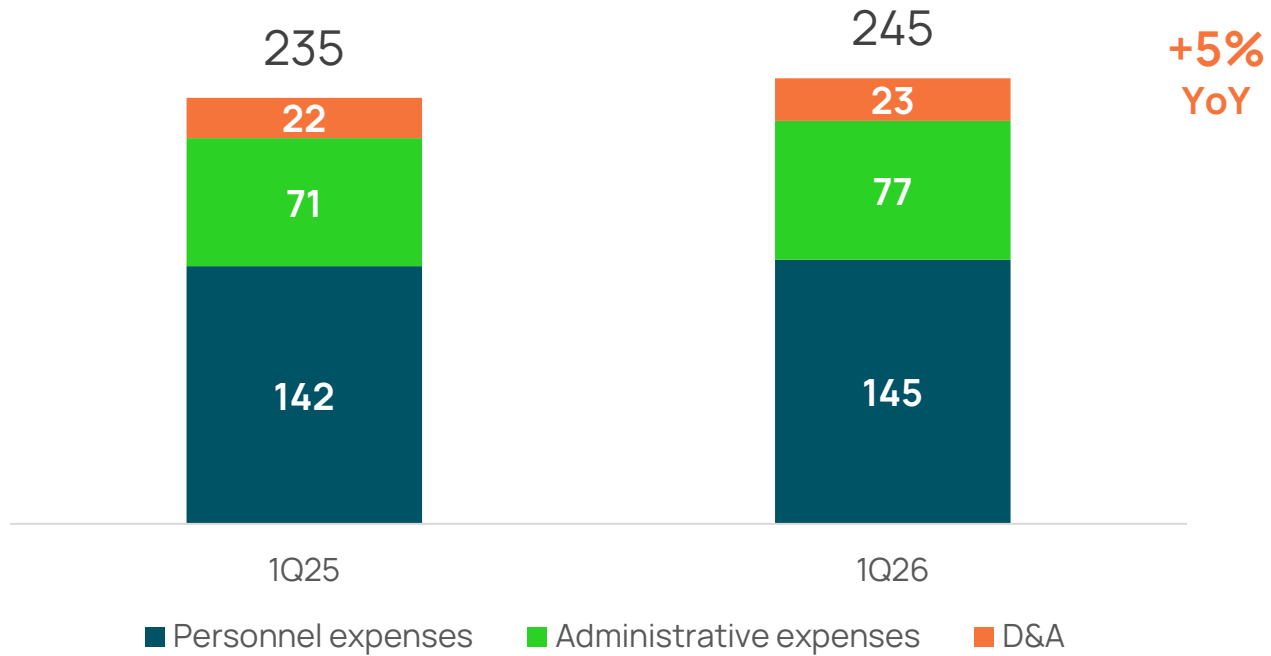
<i>Million Euros</i>	1Q25	4Q25	1Q26	QoQ (%)	YoY (%)
Dividends	1	6	1	(81.4%)	85.9%
Associates	22	14	19	32.2%	(12.9%)
Trading income	4	3	1	(53.8%)	(67.3%)
Other revenues/ (expenses)	(12)	(14)	(11)	(23.9%)	(10.6%)
Total	14	9	11	21.0%	(25.7%)



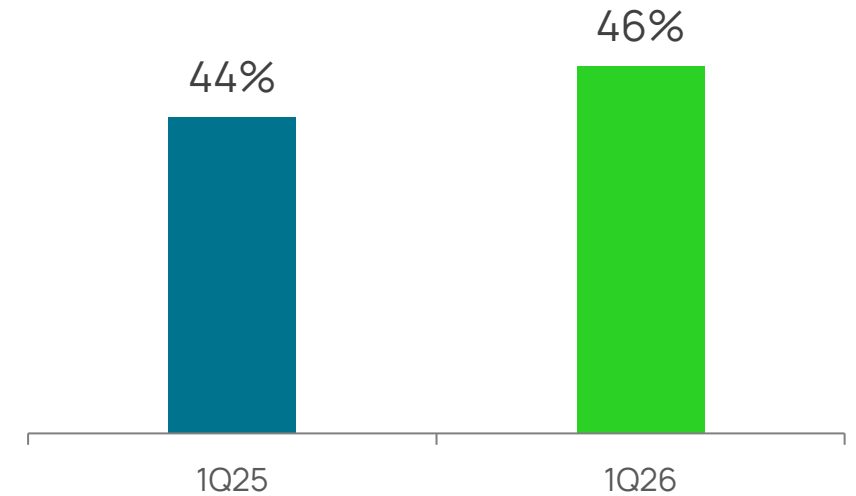
Operating expenses

Cost to income ratio slightly increases on the back of frontloaded investments and hiring under the strategic plan roadmap

Operating expenses (€m)



Cost to income 1Q26 (L12M)₍₁₎ (%)



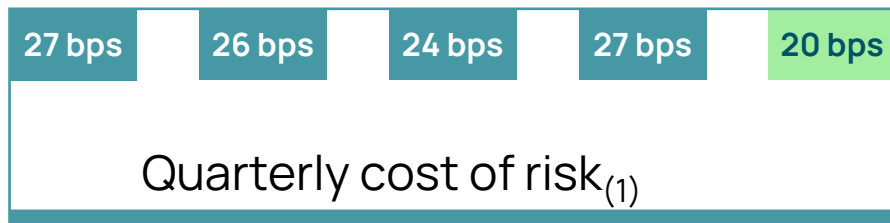
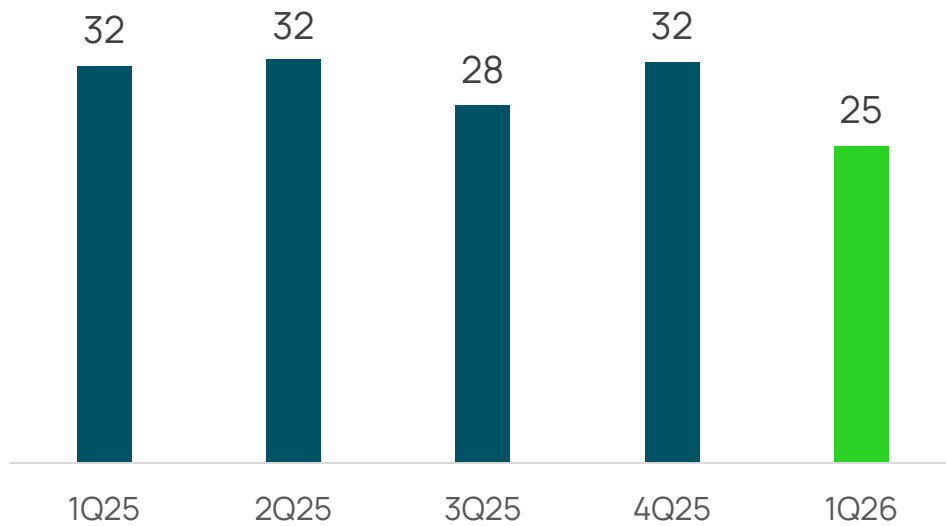
(1) Cost to income ratio includes depreciation and amortization and is calculated on a L12M basis



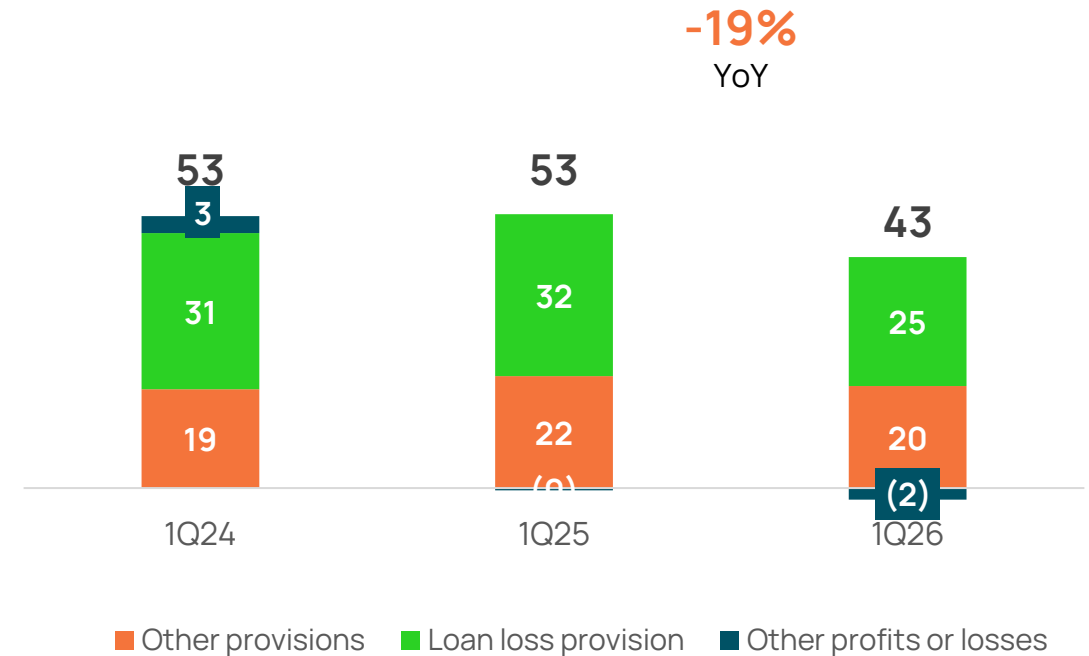
Cost of risk and other provisions

Cost of risk of 20 bps, within guidance, and total provisions 19% down YoY

Loan loss provisions and credit cost of risk₍₁₎ (€m)



Total provisions evolution (€m)



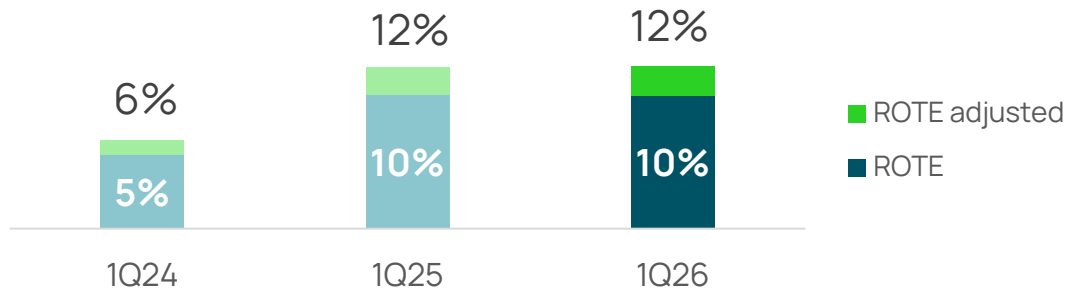
(1) Annualized quarterly cost of risk on gross loans at the end of the period



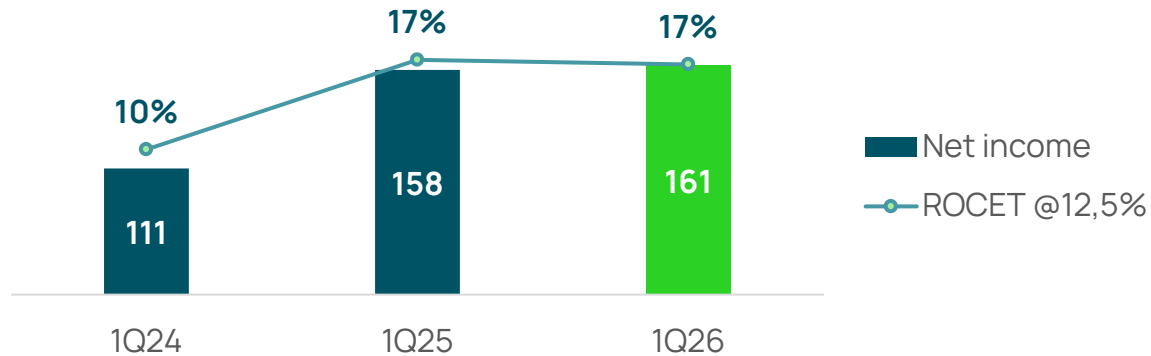
Profitability

Continuous improvement in profitability keeps generating significant value for shareholders

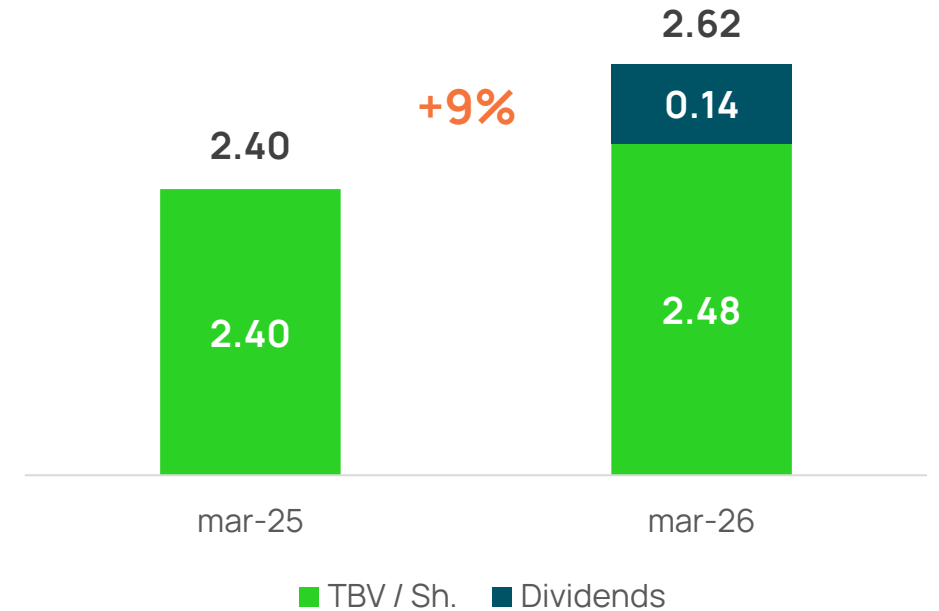
Return on tangible equity (ROTE)_(1,2) (%)



Net profit and ROCET @12.5%₍₃₎ (€m)



TBV₍₄₎ + div. per share₍₅₎



(1) ROTE calculated with the net profit of the last 12 months deducting the AT1 coupon.
 (2) ROTE Adjusted considers a fully loaded CET1 of 12.5% and does not deduct AT1 coupons.
 (3) ROCET calculated as the net profit for the last 12 months on 12.5% of RWA in the last quarter.

(4) Tangible book value includes dividends paid of €274 million on April 23rd.
 (5) Dividends include €190m paid in April 2025 and €169m in September 2025.



Index



1

Key Highlights

2

1Q26 Results:

- Business activity
- Financial results
- **Asset quality**
- Solvency & liquidity

3

2026 guidance

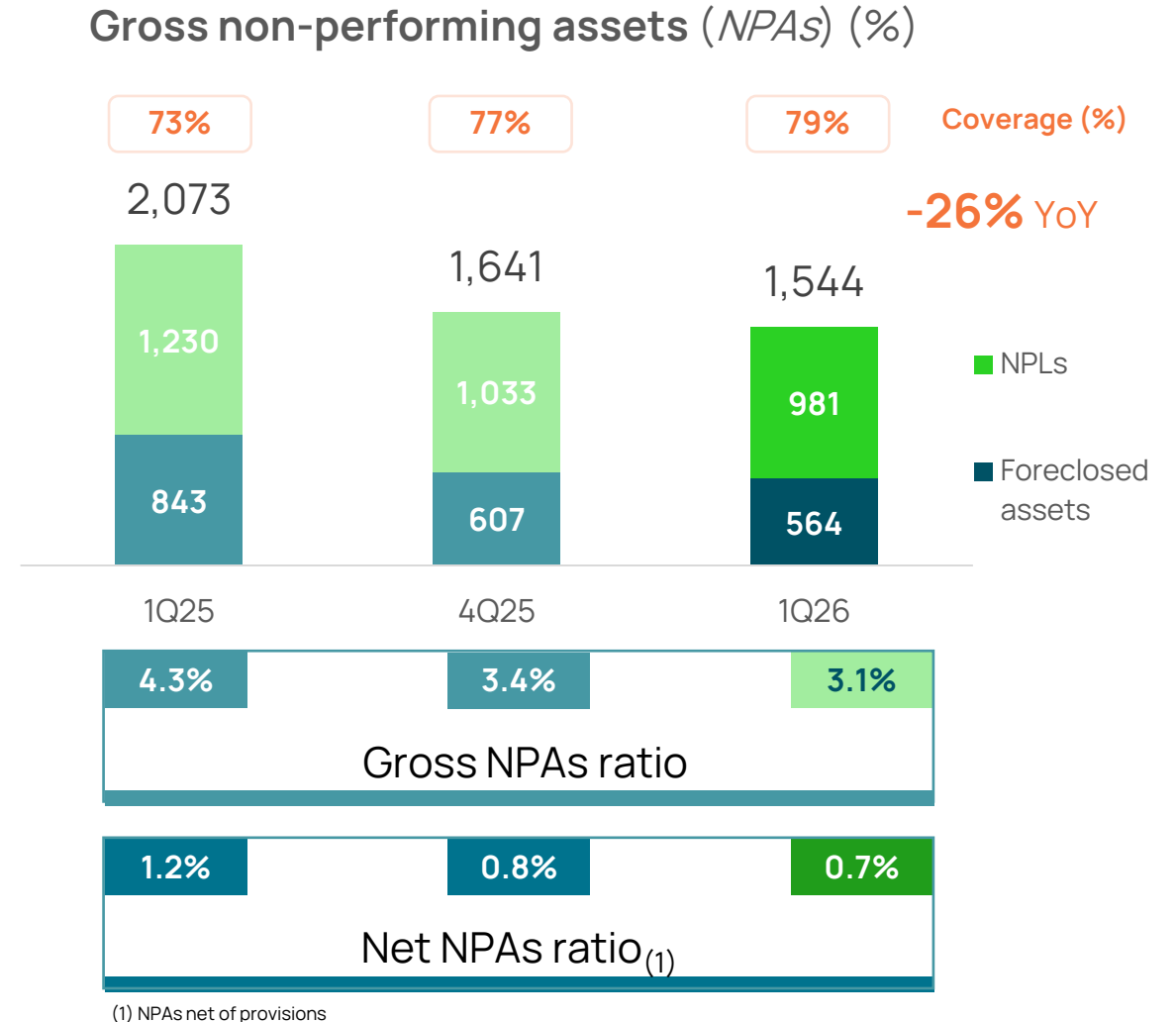
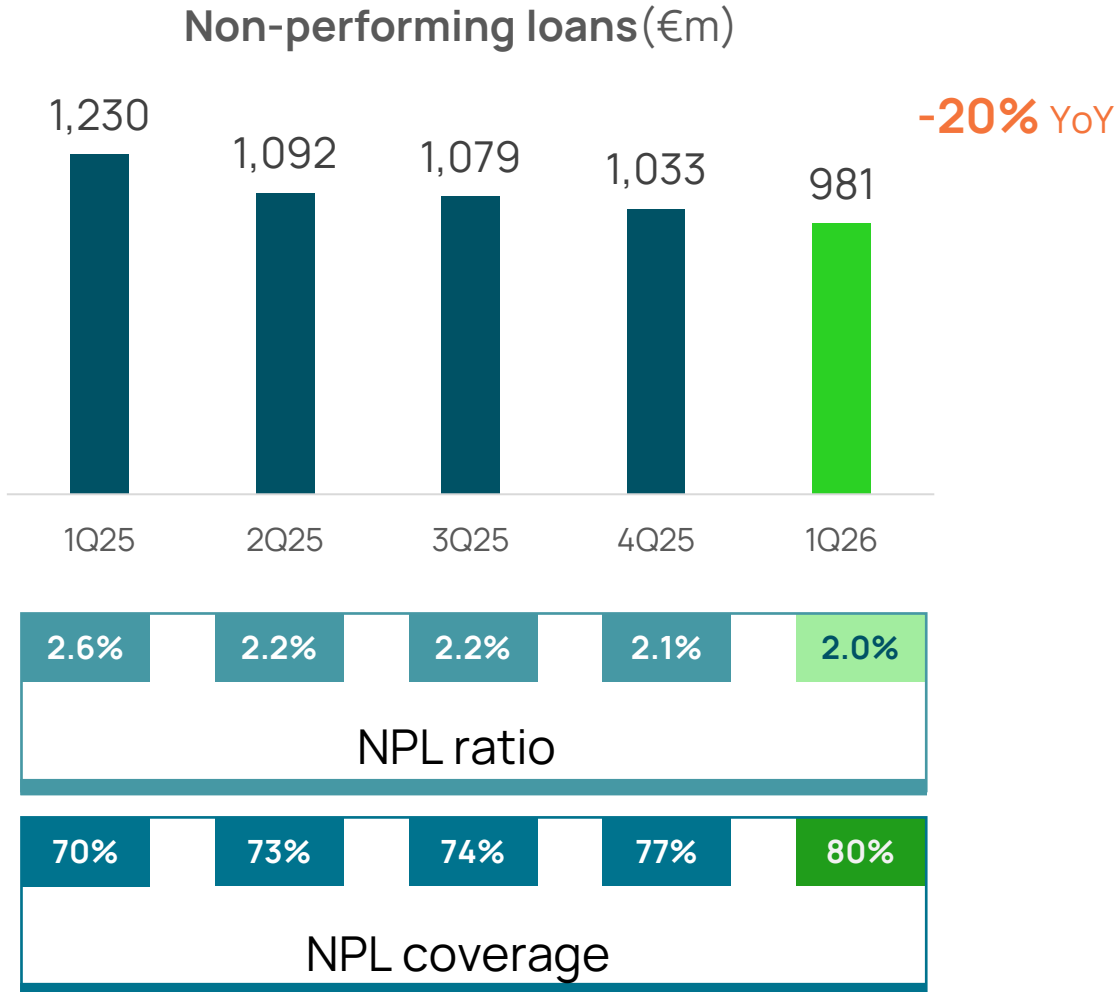
4

Appendix



Non-performing loans

Non-performing loans decrease by 20% and NPAs by 26% in the last 12 months, NPAs coverage improves to 79%



Index



1

Key Highlights

2

1Q26 Results:

- Business activity
- Financial results
- Asset quality
- Solvency & liquidity

3

2026 guidance

4

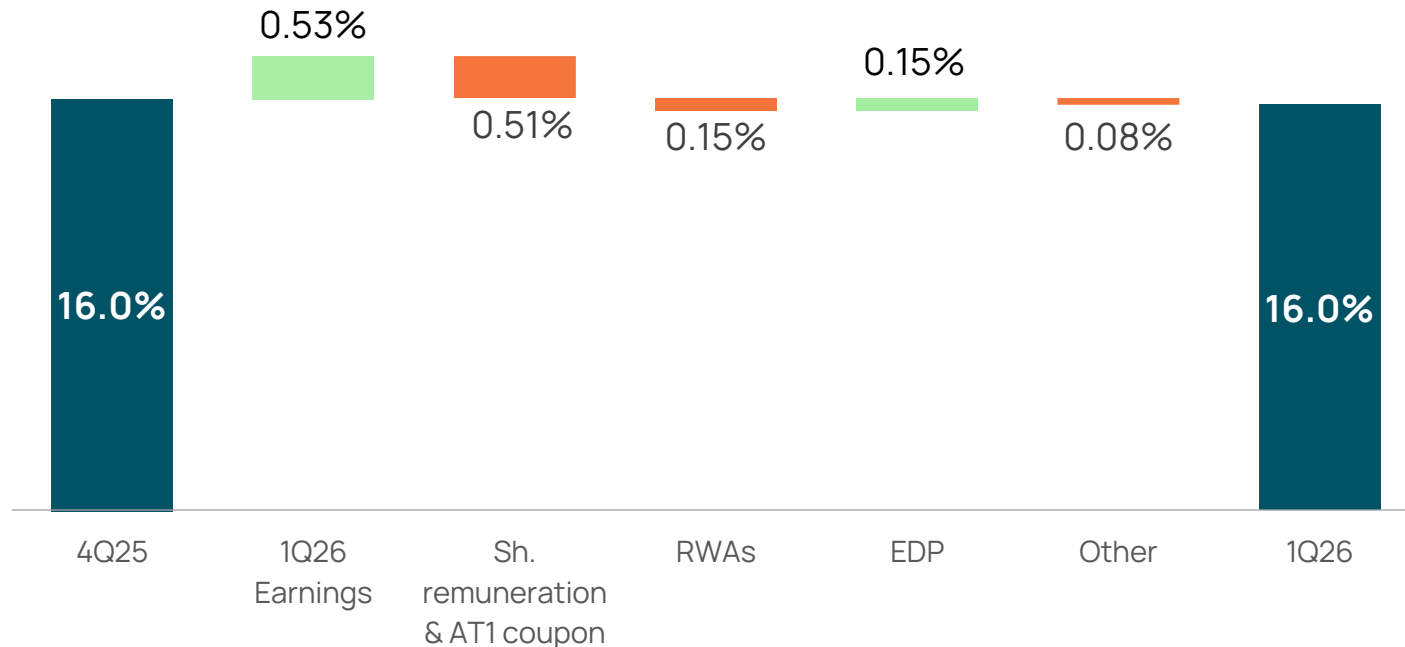
Appendix



Solvency (I/II)

Stable capital in the quarter allocating more than 100% of the organic generation to shareholder remuneration and lending growth

CET1 quarterly evolution (%)



Positive effects

- Organic generation by net profit
- EDP mark to market (net of RWAs)
- Lower deductions and DTAs

Negative effects

- Shareholder remuneration and AT1 coupon
- Organic RWAs growth
- Market valuation effects⁽¹⁾

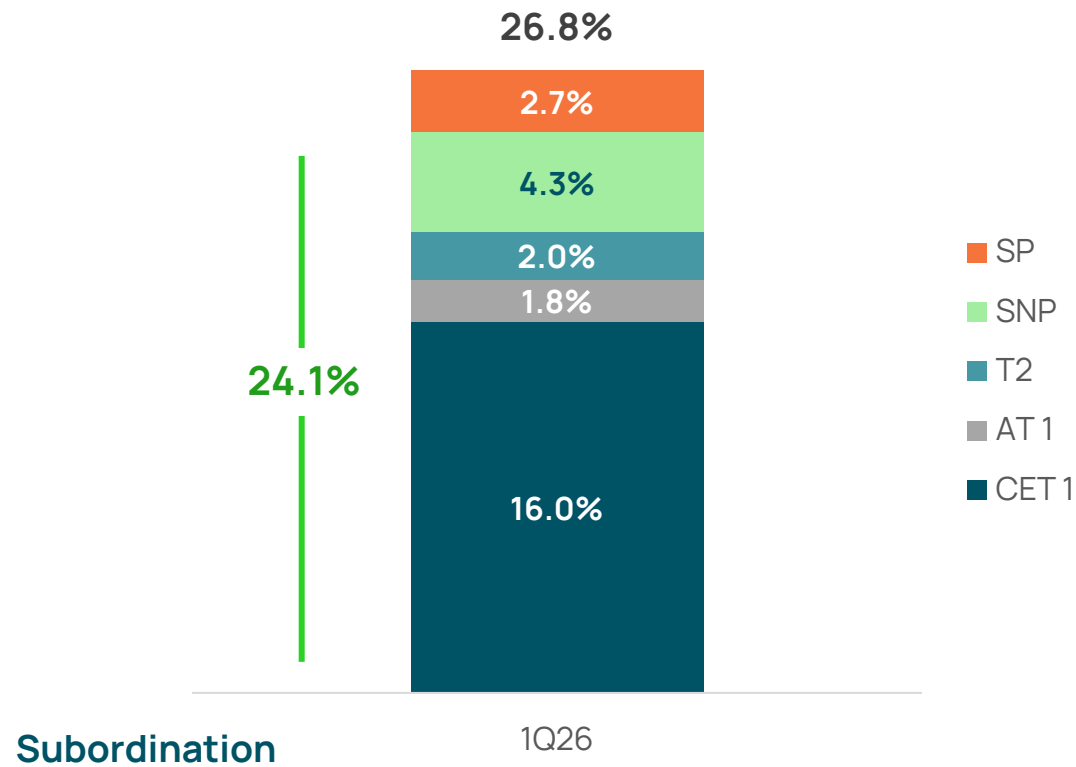
(1) The market impacts are mainly impacts from equity stakes (excl. EDP) and exposures to market value in the ALCO portfolio. The impact of these valuations on RWAs is reflected in the change in RWAs.



Solvency (II/II)

Comfortable capital position with ample buffers on regulatory requirements

Capital Structure – MREL₍₁₎



Capital Levels and Regulatory Requirements

SREP Requirement (Total)₍₂₎

13.0%

MREL Requirement₍₃₎

24.8%

CET 1 buffer₍₄₎

€2,208M

MDA₍₅₎ buffer

682bps

Liquidity ratios

NSFR

159%

LCR

292%

Loan to deposit

69%

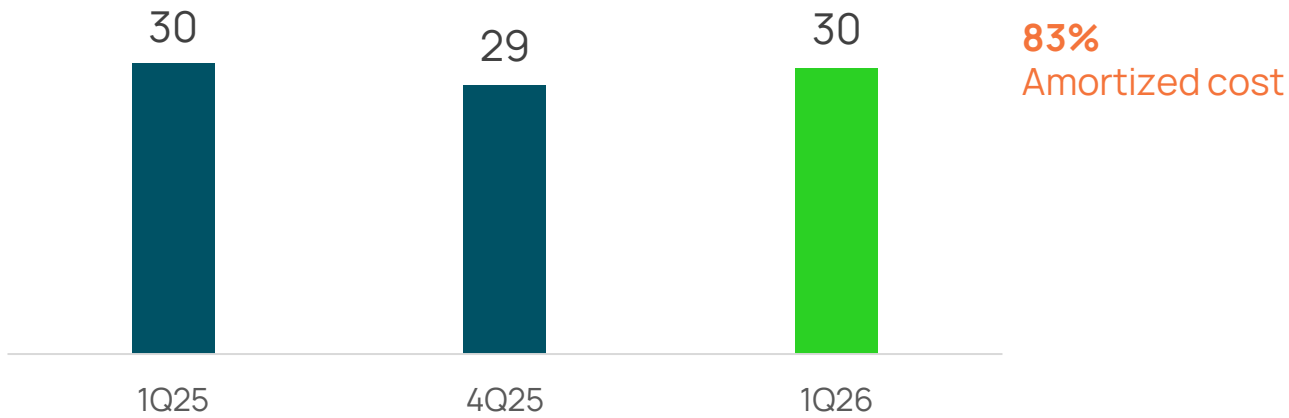
(1) Regulatory capital structure (phased-in). (2) The SREP requirement includes the CCyB (50 bps). (3) Total Risk Exposure Amount (TREA) requirements. (4) Application of P2R flexibility (CRD IV), Art. 104. (5) Maximum Distributable Amount (MDA), calculated as total capital minus the SREP requirement.



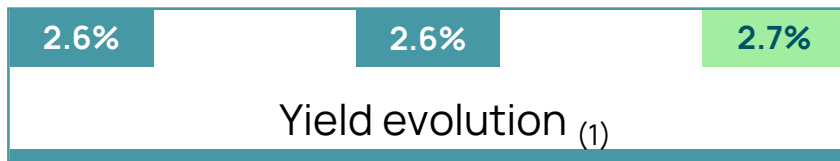
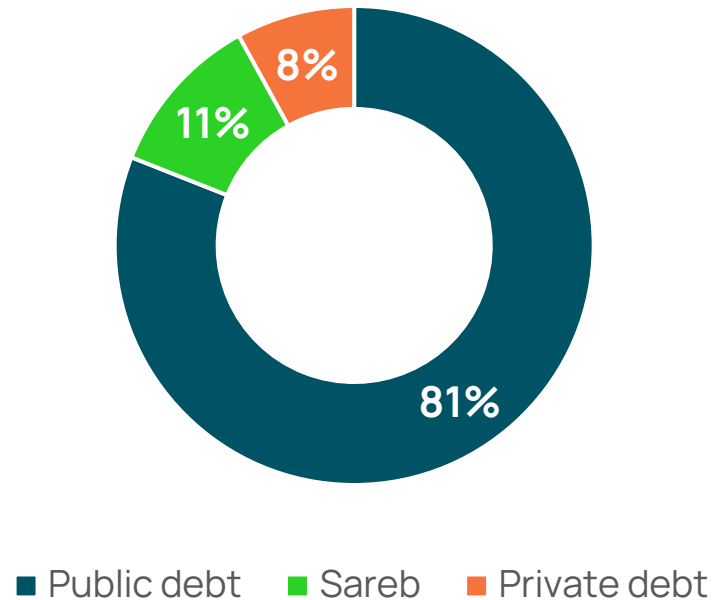
Fixed income portfolio

Slightly up in the quarter in terms of size with slightly higher yield with a conservative profile

Fixed Income portfolio evolution (€bn)



Fixed Income portfolio breakdown (%)



(1) End-of-period yield



Index



1

Key Highlights

2

1Q26 Results:

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- Solvency & liquidity

3

2026 guidance

4

Appendix



Guidance 2026 reiterated



2026 guidance

Net interest income

> 2025

Fees

+ *LSD*

Costs

+ *MSD*

Cost of risk

< 30bps

Business volume⁽¹⁾

~3%

Net profit⁽²⁾

> 2025

(1) Includes performing credit, customer deposits and off-balance sheet funds.

(2) Net income forecasts and estimates are based on current information, but may change due to external factors such as economic, regulatory, or market conditions



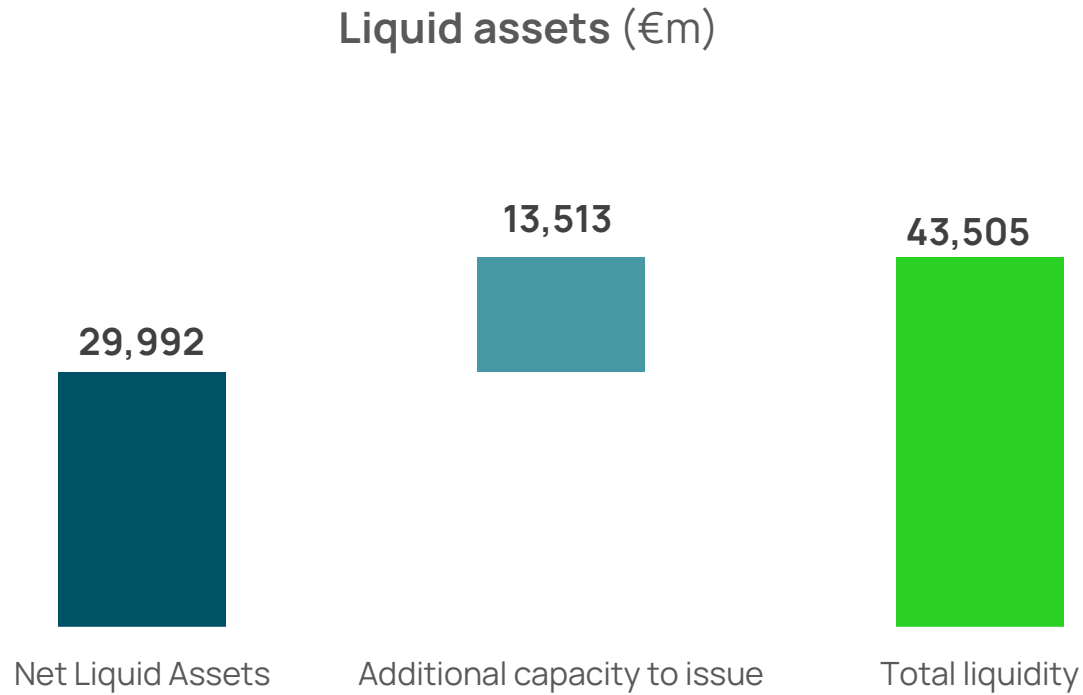


Appendix



Liquidity

Leadership in liquidity position



Main liquidity ratios

Loan to deposit

69%

NSFR

159%

LCR

292%



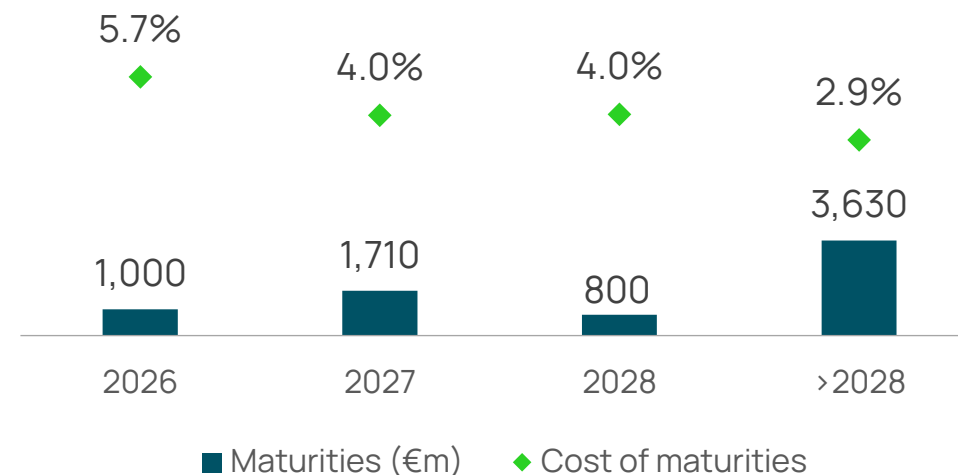
Wholesale Funding

Wholesale Funding: Breakdown and maturity ⁽¹⁾

Instrument	2026	2027	2028	>2028	Total
AT1	500	-	-	-	500
Tier 2	-	300	-	300	600
Senior non-preferred	500	300	-	500	1,300
Senior preferred	-	-	800	-	800
Covered bonds	-	1,110	-	2,830	3,940
Total	1,000	1,710	800	3,630	7,140

(1) SNP, SP T2 and AT1 refer to the date of the call.

Maturities breakdown ^(1,2)

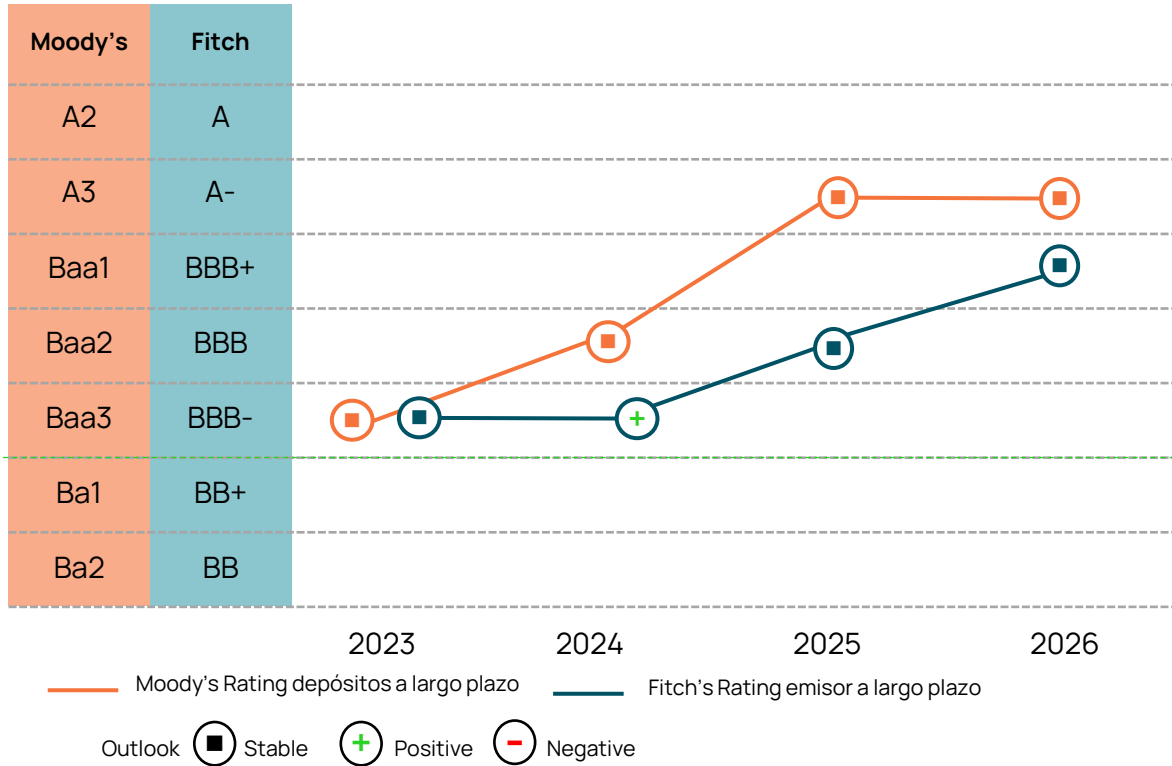


(2) It excludes €47 million of PeCocos and includes €500 million of AT1 whose cost does not go through the income statement.

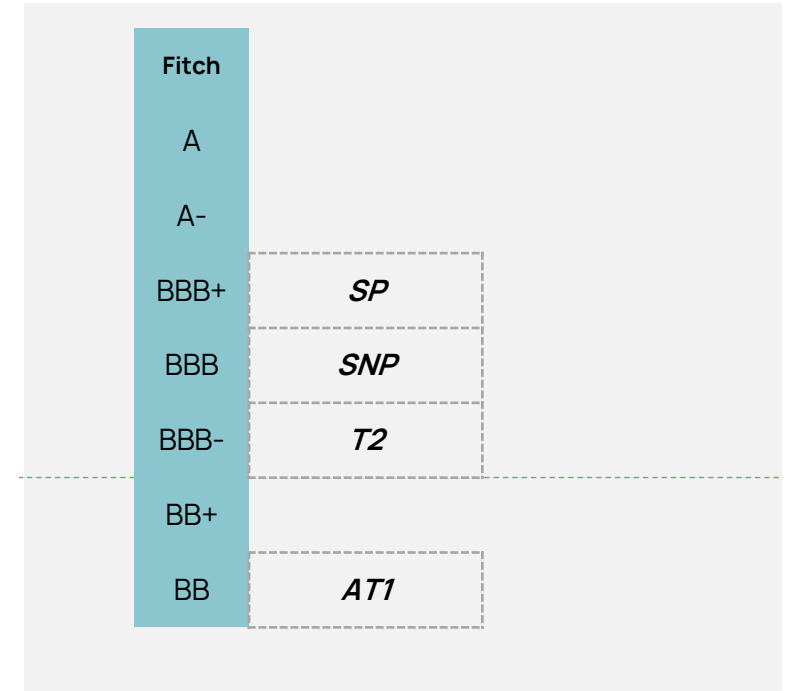


Ratings

Long-term rating evolution



Current rating per instrument

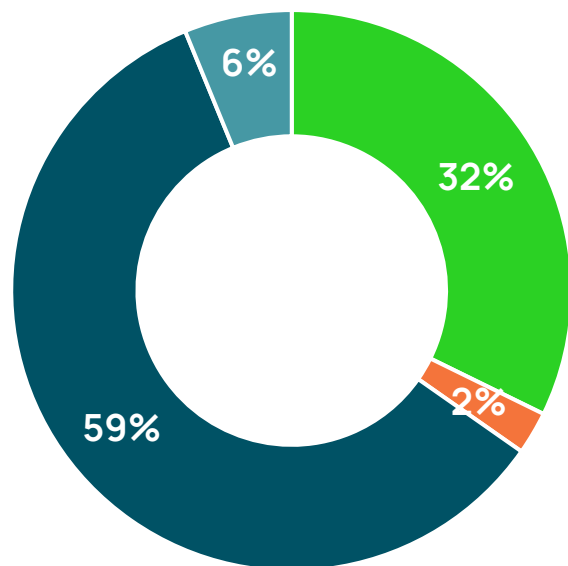


 	Long term BBB+	Short term F2	Outlook Stable
	Long-term deposits A3	Short term Prime-2	Outlook Stable



Non-performing loans

Structure of NPLs (%)



- Corporate Loans
- RE Developers
- Residential mortgages
- Other individuals

NPL ratio by segment (%)

Loan portfolio (€m)	1Q25	4Q25	1Q26
Corporates (incl. RED)	4.7%	3.4%	3.2%
Residential mortgages	2.3%	2.1%	1.9%
Consumer & other	1.9%	1.7%	1.8%
Total NPL Ratio	2.6%	2.1%	2.0%



Breakdown of NPLs and stages

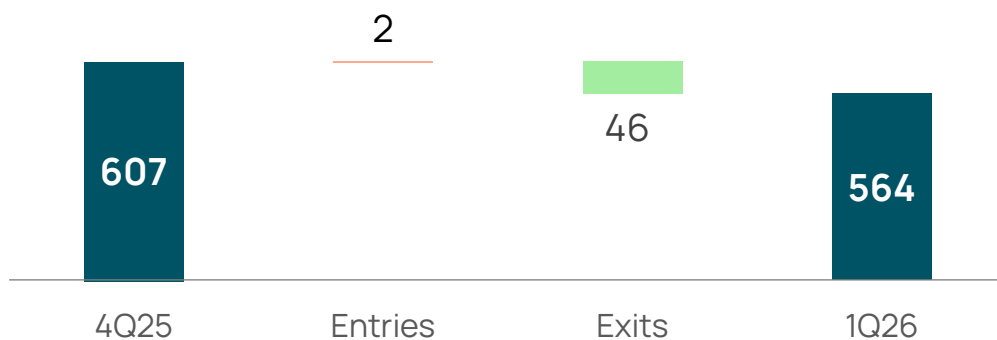
Credit breakdown by stages

March 2026 (€m)	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>
Gross balance	45,396	2,226	981
Coverage	235	133	416
Coverage level(%)	0.5%	6.0%	42.4%



Foreclosed assets

Evolution of foreclosed assets (€m)



Breakdown of foreclosed assets (€m)

Foreclosed assets (€m)	Gross debt	NBV	Coverage (%)
Residential	148	58	61%
Building under construction	50	3	94%
Commercial RE	70	27	61%
Land	296	40	86%
Total	564	128	77%



Share and Book Value

Share and liquidity ⁽¹⁾ :	1Q25	4Q25	1Q26
# O/S shares (m)	2,571	2,571	2,571
Last price (€)	1.71	2.78	2.52
Max price (€)	1.81	2.80	2.97
Min price (€)	1.26	2.28	2.45
Avg. daily traded volume (#shares m)	6.91	5.27	5.69
Avg. daily traded volume (€m)	10.55	13.02	15.20
Market Capitalization (€m)	4,387	7,143	6,485
Book Value:			
BV ⁽¹⁾ exc. minorities (€m)	6,318	6,390	6,543
TBV ⁽²⁾ (€m)	6,179	6,230	6,387
Ratios ⁽³⁾ :			
BVps (€)	2.46	2.48	2.54
TBVps (€)	2.40	2.42	2.48
PBV	0.69x	1.12x	0.99x
PTBV	0.71x	1.15x	1.02x

(1) Book Value amount excludes €547m of AT1 and other accumulated comprehensive income

(2) The tangible Book Value excludes €55 million of goodwill of investees.



Income statement

<i>Million euros</i>	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ (%)	YoY (%)
Net Interest Income	390	383	384	381	369	374	375	378	373	-1.2%	1.3%
Dividends	0	8	5	1	1	12	4	6	1	-81.4%	85.9%
Associates	25	34	15	13	22	39	19	14	19	32.2%	-12.9%
Net Fees	130	126	125	131	132	130	130	135	136	1.1%	3.1%
Trading income + Exch. Diff.	1	3	4	5	4	4	1	3	1	-53.8%	-67.3%
Other revenues/(expenses)	(85)	(10)	(19)	(10)	(12)	(15)	(14)	(14)	(11)	-23.9%	-10.6%
Gross margin	462	544	514	521	515	543	515	521	520	-0.2%	1.0%
Operating expenses	(225)	(224)	(228)	(230)	(235)	(237)	(239)	(243)	(245)	1.0%	4.5%
Personnel expenses	(135)	(135)	(138)	(143)	(142)	(144)	(145)	(143)	(145)	1.7%	2.5%
SG&A	(68)	(67)	(68)	(65)	(71)	(70)	(71)	(76)	(77)	0.2%	8.5%
D&A	(22)	(22)	(22)	(22)	(22)	(23)	(23)	(24)	(23)	-1.3%	5.0%
Pre-Provision Profit	237	320	286	291	280	306	276	278	275	-1.2%	-2.0%
Loan loss provisions	(31)	(29)	(27)	(24)	(32)	(32)	(28)	(32)	(25)	-21.0%	-20.2%
Other provisions	(19)	(43)	(34)	(96)	(22)	(24)	(23)	(51)	(20)	-61.1%	-9.0%
<i>ow restructuring charges</i>	-	-	-	(38)	-	-	-	(27)	0	-	-
Other profits or losses	(3)	(1)	(3)	(8)	0	(2)	7	(1)	2	-270.3%	416.0%
Pre-Tax profit	184	247	222	163	227	249	232	194	232	19.7%	2.0%
Tax	(73)	(64)	(65)	(41)	(69)	(69)	(67)	(63)	(71)	12.3%	3.1%
Minority interests	0	0	0	(0)	0	(0)	(0)	1	0	-	-
Attributable net profit	111	184	157	122	158	179	165	130	161	23.8%	1.4%

Note: All information is prepared on a pro forma basis for comparability. Profit and loss restated by IFRS 17. Small impacts mainly on net interest income, associates and other income



Balance sheet

<i>Million euros</i>	31/03/2025	30/06/2025	30/09/2025	31/12/2025	31/03/2026
Cash on hand, Central Banks and Other demand deposits	7,726	4,864	5,792	5,761	5,693
Assets held for trading & Financial assets at fair value through P&L	1,456	1,436	285	1,033	1,079
Financial assets at fair value through other comprehensive income	4,930	5,019	5,015	4,593	4,999
Financial assets at amortized cost	49,602	51,164	51,566	54,607	54,205
Loans and advances to central banks and credit institution	1,781	1,626	3,101	6,055	5,423
Loans and advances to customers	47,822	49,538	48,465	48,552	48,782
Debt securities at amortized cost	24,663	24,627	24,379	23,882	24,604
Hedging derivatives	1,157	1,254	1,273	1,527	1,416
Investment in joint ventures and associates	799	884	935	853	929
Tangible assets	1,582	1,552	1,534	1,524	1,504
Intangible assets	87	96	96	105	100
Tax assets	4,351	4,332	4,296	4,261	4,298
Other assets & NCAHFS	347	332	355	278	260
Total Assets	96,700	95,559	95,527	98,428	99,087
Financial liabilities held for trading & at fair value through P&L	491	627	163	515	554
Financial liabilities at amortized cost	86,723	85,279	85,734	88,210	88,573
Deposits from credit institutions	2,474	3,558	4,063	6,114	4,989
Customer Deposits	77,829	73,277	74,603	75,430	76,929
Other Issued Securities	4,107	4,631	4,620	3,950	3,936
Other financial liabilities	2,313	3,812	2,447	2,715	2,719
Hedging derivatives	572	535	523	554	956
Provisions	812	774	757	742	718
Tax liabilities	382	425	446	382	385
Other liabilities	906	925	924	935	857
Total Liabilities	89,886	88,565	88,546	91,337	92,042
Own Funds	6,866	6,838	6,820	6,937	7,090
Accumulated other comprehensive income	(52)	141	144	136	(63)
Minority interests	0	15	17	17	18
Total Equity	6,814	6,994	6,980	7,091	7,045
<i>Total equity (excl. AT1)</i>	<i>6,267</i>	<i>6,446</i>	<i>6,433</i>	<i>6,543</i>	<i>6,498</i>
Total Equity and Liabilities	96,700	95,559	95,527	98,428	99,087



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