Earnings presentation
3Q25

October 31st 2025

Index

Key highlights

Business activity	Profitability	Asset quality	Solvency and liquidity
Total customer volumes keep growing +2% YoY	Improved profitability in 9M25 with gross margin +4% and total provisions -19% YoY	NPAs have become non material with the net NPA ratio at 0.9%	We keep improving profitability and generating value for shareholders
Mutual funds **+24%** YoY 9% subscriptions market share	Net profit 9M25 **€503M** +11.5% YoY	Gross NPA Ratio **3.7%** (-115bps YoY) Stock -25% YoY	CET 1 FL Ratio (2) **16.1%** +27bps QoQ
Performing Loans **+0.2%** YoY	Adjusted ROTE (1) **12.3%**	NPAs Coverage **75.4%** vs 69.8% in 3Q24	TBV + div (3) **+10%** YoY
New lending private sector **+39%** YoY	Efficiency ratio **45%**	Cost of risk 3Q25 **24bps**	LtD **70%** | LCR **295%**

(1) Adjusted ROTE considers a fully-loaded CET1 of 12.5%
(2) Capital ratios include net profit (considering the accrual of a pay-out of 60%) pending approval by the ECB for its computability. The CET 1 regulatory ratio is 16.24%.
(3) Includes dividends paid of €154m in Dec. 24, €190m in April 25 and €169m in Sept. 25

Index

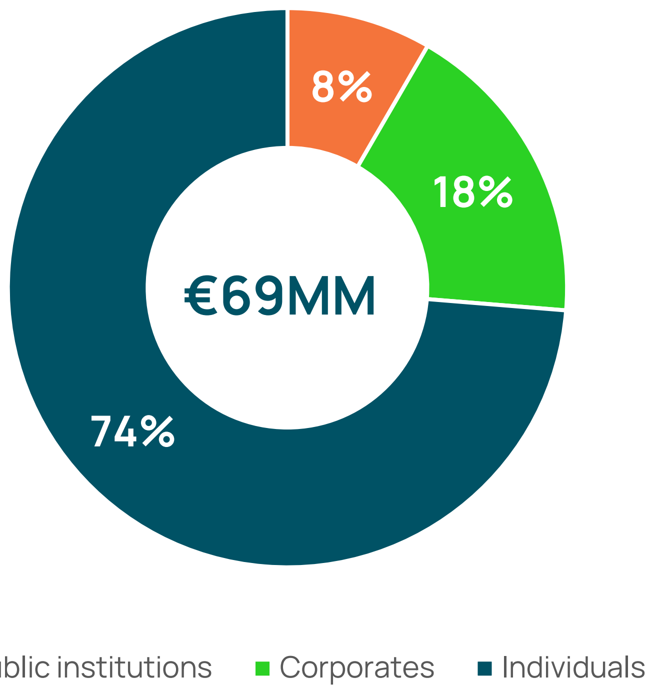
Customer funds

Total customer funds increase by 3% year on year, supported by mutual funds +24%

Total customer funds
€ million

Million Euros	3Q24	2Q25	3Q25	QoQ	YoY
Customer funds on balance (excl. Repos)	**69,150**	**70,383**	**68,989**	**-2.0%**	**-0.2%**
Public institutions	**5,652**	**5,975**	**5,802**	**-2.9%**	**2.6%**
Retail customers	**63,498**	**64,408**	**63,187**	**-1.9%**	**-0.5%**
Demand deposits	51,569	53,034	52,966	-0.1%	2.7%
Term deposits	11,758	10,215	9,485	-7.1%	-19.3%
Other funds	171	1,160	737	na	na
Customer funds off balance sheet	**22,185**	**24,215**	**24,987**	**3.2%**	**12.6%**
Mutual funds	12,941	15,238	16,016	5.1%	23.8%
Pension plans	3,729	3,664	3,693	0.8%	-1.0%
Insurance funds	4,212	3,843	3,774	-1.8%	-10.4%
Other (1)	1,303	1,471	1,505	2.3%	15.5%
Total customer funds (excl. Repos)	**91,335**	**94,598**	**93,976**	**-0.7%**	**2.9%**

Customer funds on balance
Breakdown

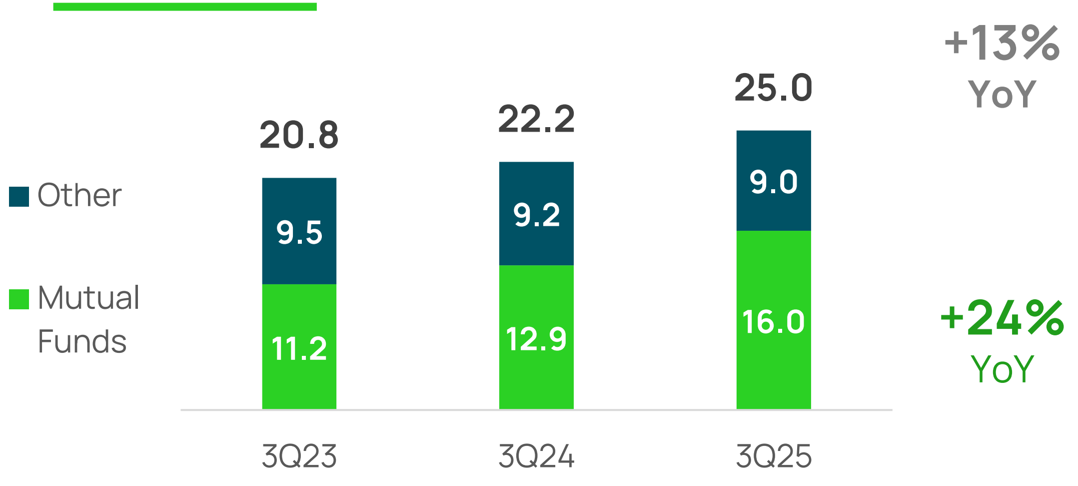


(1) Includes SICAVs and other managed funds.

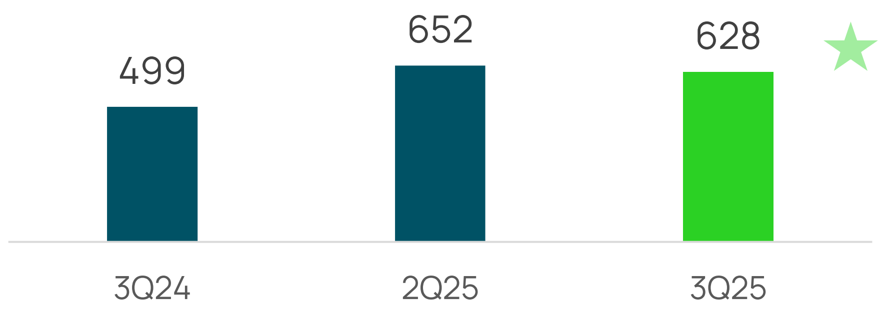
Wealth Management & Insurance

Total AuMs +13% YoY and wealth management & insurance revenues +10% YoY

Assets under management (€bn)

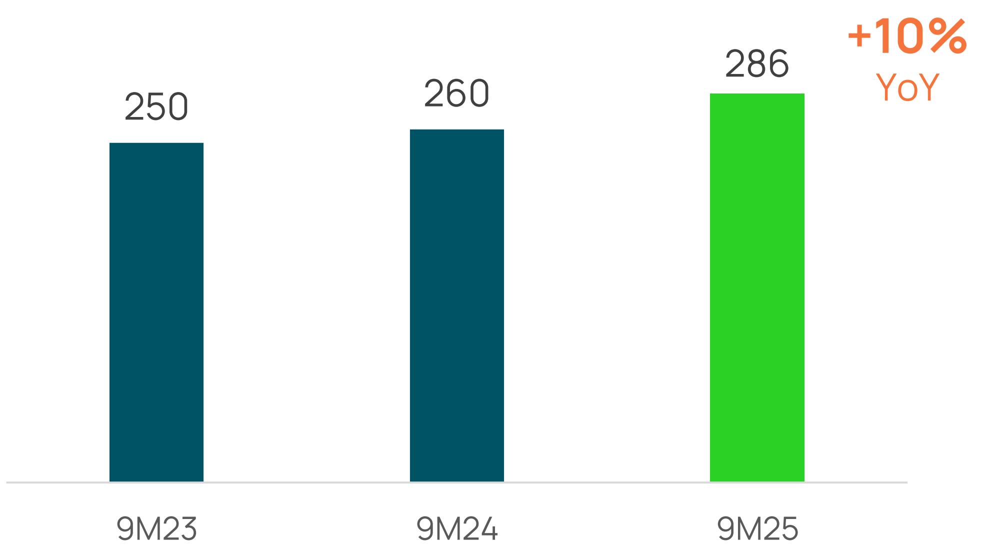


Mutual funds net inflows (€m)



★ 9% market share(2)

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



AuM and insurance revenues account for **18% of gross margin in 9M25**

(1) Includes fee income from assets under management, securities and insurance, and other income from insurance and equity joint ventures.
(2) Inverco market share for 9M25

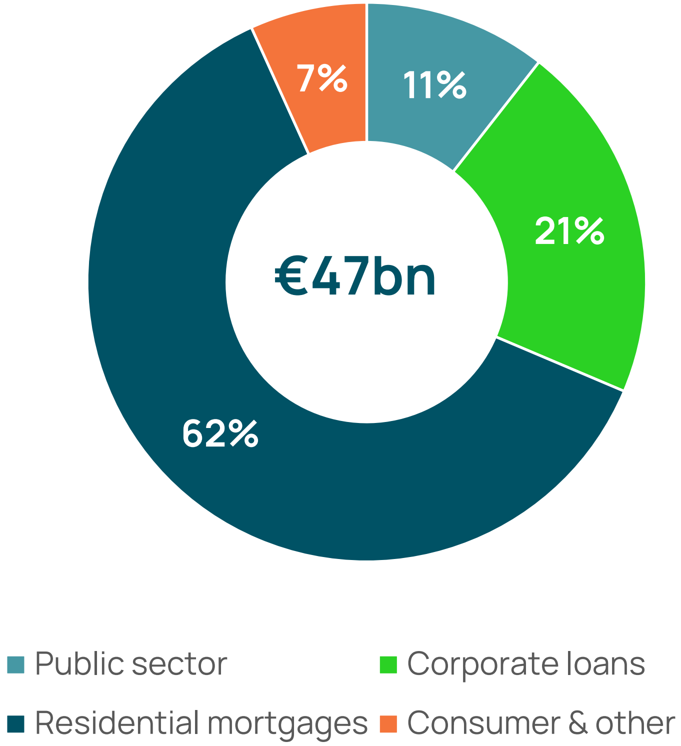
Lending

Performing loan book flattish YoY after a seasonally weak quarter with improving trends in all major books

Performing loan book
€ million

Million Euros	3Q24	2Q25	3Q25	QoQ	YoY	QoQ (excl. advances[1])
Public sector	**4,551**	**5,228**	**4,974**	**-4.9%**	**9.3%**	
Private sector	**42,393**	**42,934**	**42,073**	**-2.0%**	**-0.8%**	-0.2%
Corporate loans	**10,027**	**9,845**	**9,790**	**-0.6%**	**-2.4%**	
Corporates	6,125	6,255	6,189	-1.1%	1.0%	
SMEs	3,490	3,205	3,187	-0.6%	-8.7%	
Real Estate developers	411	384	414	7.9%	0.8%	
Loans to individuals	**32,366**	**33,089**	**32,282**	**-2.4%**	**-0.3%**	-0.1%
Residential mortgages	29,428	29,131	29,096	-0.1%	-1.1%	
Consumer & other	2,938	3,959	3,186	-19.5%	8.4%	-0.1%
Pension advances	813	1,615	846	-47.6%	4.1%	
Total Performing book	**46,944**	**48,162**	**47,047**	**-2.3%**	**0.2%**	-0.7%

Performing loan book
Breakdown

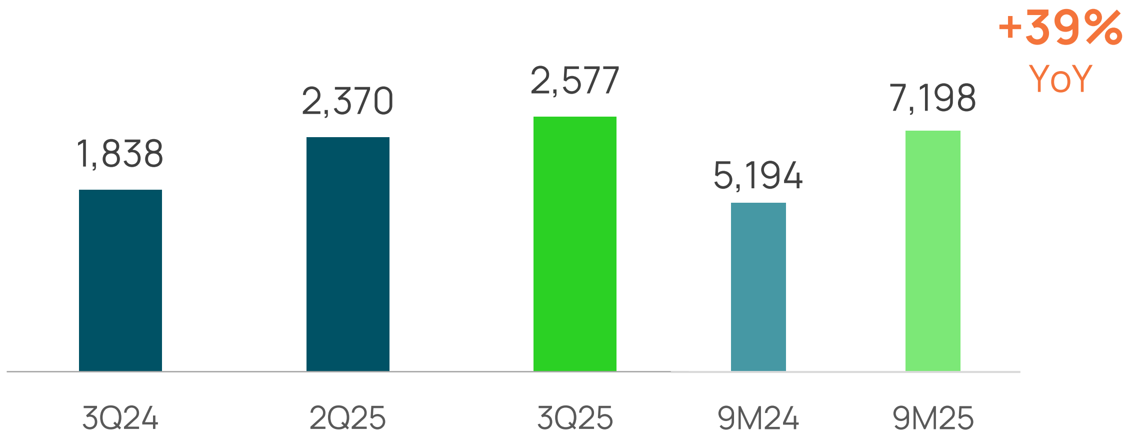


(1) Advances from the extra pension payment, estimated at €769m

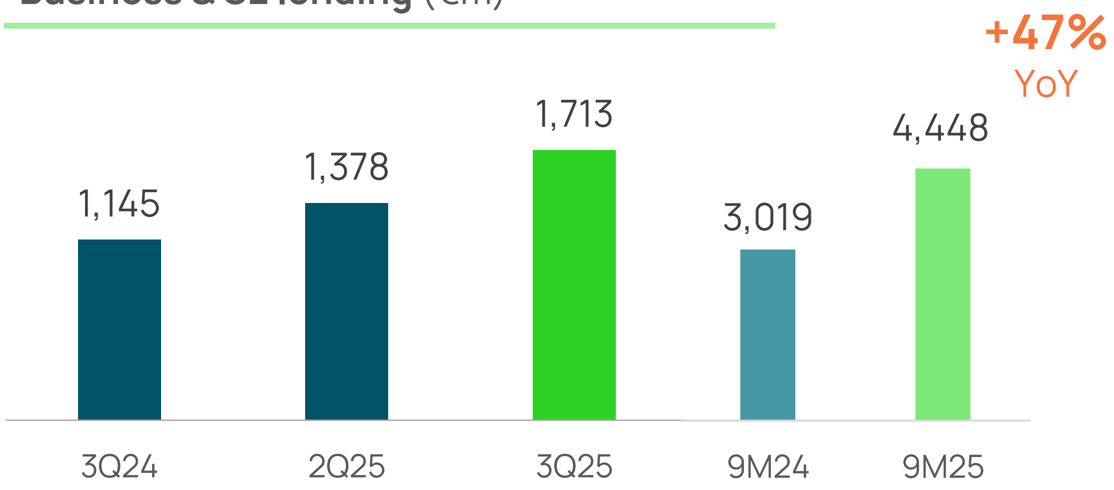
New lending

Private sector new loans +39% YoY, with strong growth in all portfolios

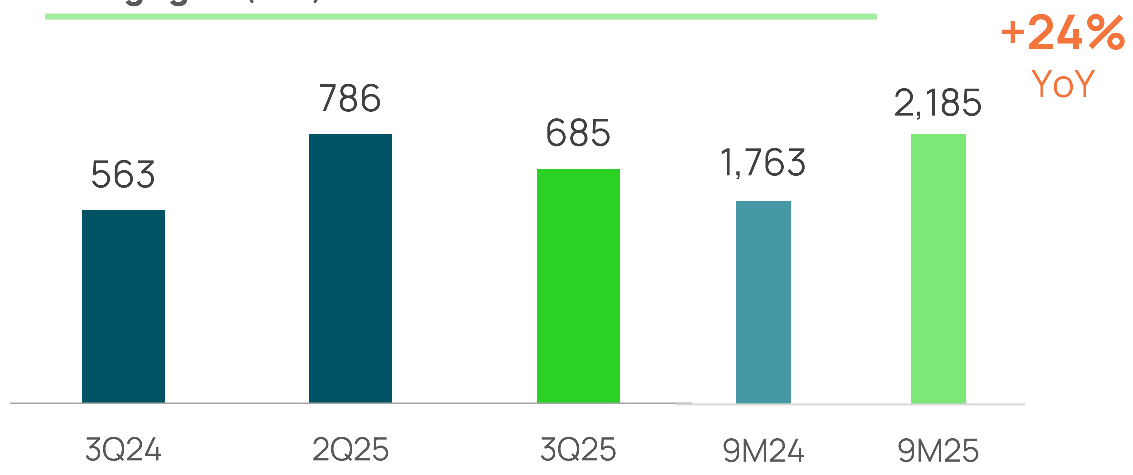
Total private sector lending (€m)



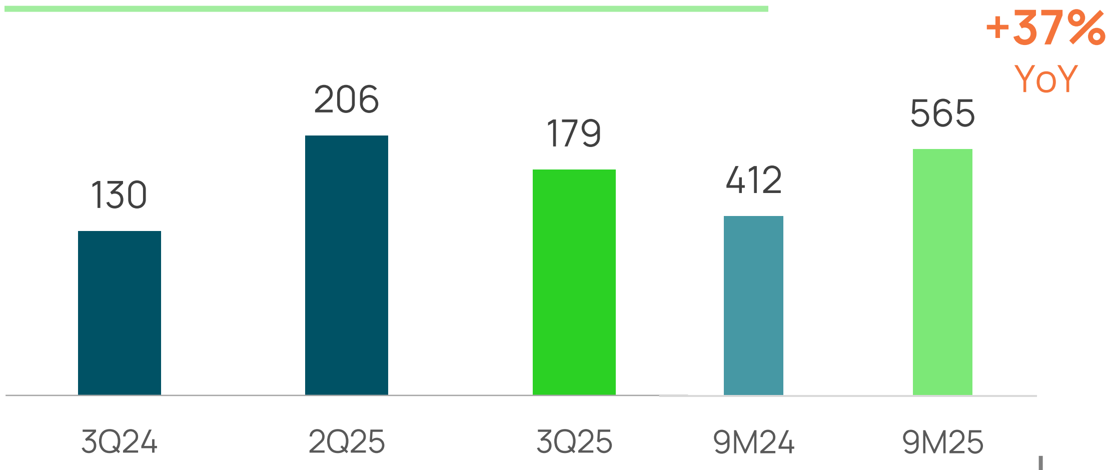
Business & SE lending (€m)



Mortgages (€m)



Consumer lending (€m)



ESG

Reinforcing our commitment to sustainability

Funding the climate transition

58%	€2.1Bn	1.7x	81k
of total Senior outstanding is Green	of total GB issued of which €1.6Bn outstanding	Overcollateral €2.7Bn of eligible projects	CO2 Tonnes emissions avoided in 2024

Decarbonizing the lending portfolio

Oil & gas	Energy	Residential mortgage	Steel	Aviation	Non-residential mortgage
-28%	-62%	-28%	-11%	-12%	-20%

Strengthening our sustainable business

- New sustainable production increases 17% in 9M25 vs. 9M24
- 71% Funds Art. 8 and 9 in 9M25
- Extended new range of products for the agricultural and livestock sector

Index

Income statement

Net income +11.5% in the year driven by +3.5% gross income and -19% in total provisions

Million euros	3Q24	2Q25	3Q25	QoQ (%)	YoY (%)	9M24	9M25	YoY (%)
Net Interest Income	**384**	**374**	**375**	**0.2%**	**-2.4%**	**1,158**	**1,117**	**-3.5%**
Dividends	5	12	4	-63.8%	-21.4%	14	16	15.7%
Associates	15	39	19	-51.6%	25.7%	74	79	7.7%
Net Fees	125	130	130	-0.3%	3.4%	381	392	2.8%
Trading income + Exch. Diff.	4	4	1	-66.8%	-65.5%	8	9	13.9%
Other revenues/(expenses)	(19)	(15)	(14)	-10.4%	-30.1%	(115)	(41)	-64.5%
Gross margin	**514**	**543**	**515**	**-5.2%**	**0.2%**	**1,520**	**1,573**	**3.5%**
Operating expenses	(228)	(237)	(239)	1.1%	5.1%	(676)	(711)	5.2%
Personnel expenses	(138)	(144)	(145)	1.0%	5.3%	(408)	(431)	5.7%
SG&A	(68)	(70)	(71)	1.2%	4.2%	(203)	(212)	4.3%
D&A	(22)	(23)	(23)	0.6%	7.3%	(65)	(69)	5.0%
Pre-Provision Profit	**286**	**306**	**276**	**-10.1%**	**-3.7%**	**844**	**862**	**2.2%**
Loan loss provisions	(27)	(32)	(28)	-11.4%	4.3%	(87)	(92)	6.4%
Other provisions	(34)	(24)	(23)	-5.2%	-33.0%	(97)	(69)	-29.0%
Other profits or losses	(3)	(2)	7	na	na	(7)	6	na
Pre-Tax profit	**222**	**249**	**232**	**-6.8%**	**4.6%**	**653**	**708**	**8.3%**
Tax	(65)	(69)	(67)	-3.8%	2.3%	(202)	(205)	1.2%
Minority interests	0	(0)	(0)	Na	na	0	(0)	na
Attributable net profit	**157**	**179**	**165**	**-7.8%**	**5.4%**	**451**	**503**	**11.5%**

Main variations

Net interest income: Slight increase in the quarter with lower cost of deposits and wholesale funding offsetting the repricing of loans

Fees: Flattish QoQ in a seasonally weak quarter with strong mutual funds and payments activity

Other income: Down on a yearly basis on the back of lower bank levy

Costs: In line with the year's guidance, it reflects the collective agreement, hiring and investments of the strategic plan initiatives

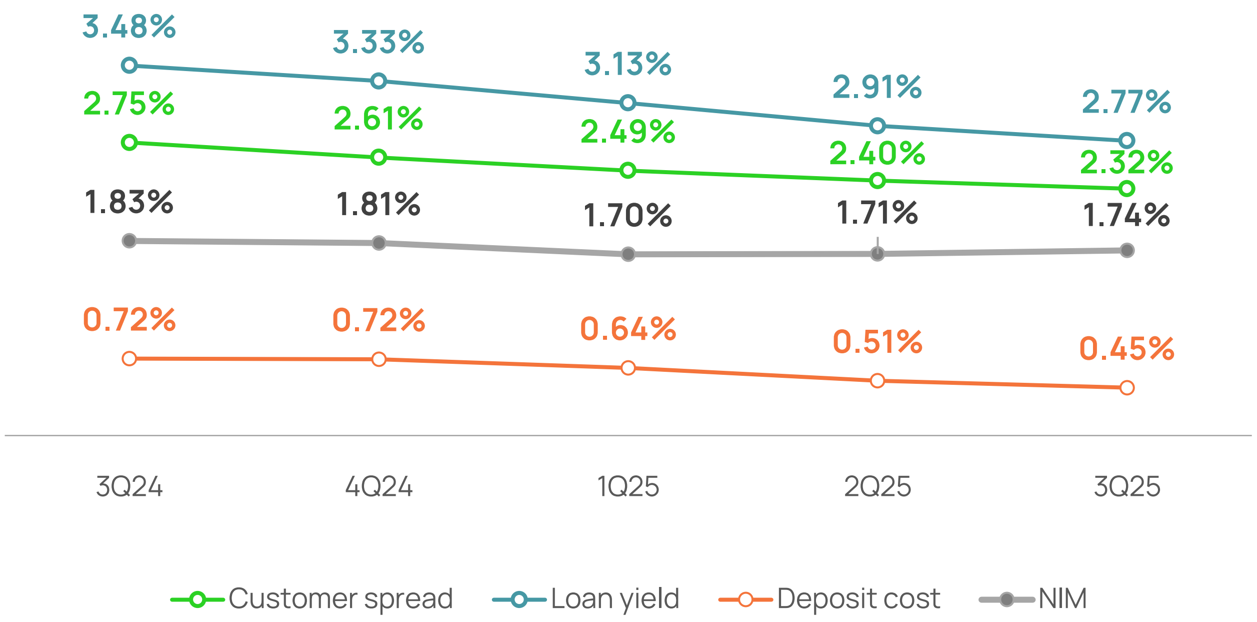
Other provisions / impairments: Positive evolution of total provisions, slightly lower than last quarter and 19% lower than 2024

- Positive one-off from the sale of BEF banking license

Net interest income

Net interest margin increases 3bps in the quarter supported by the balance sheet structure

Average quarterly yields and costs(1) (%)



Quarterly evolution

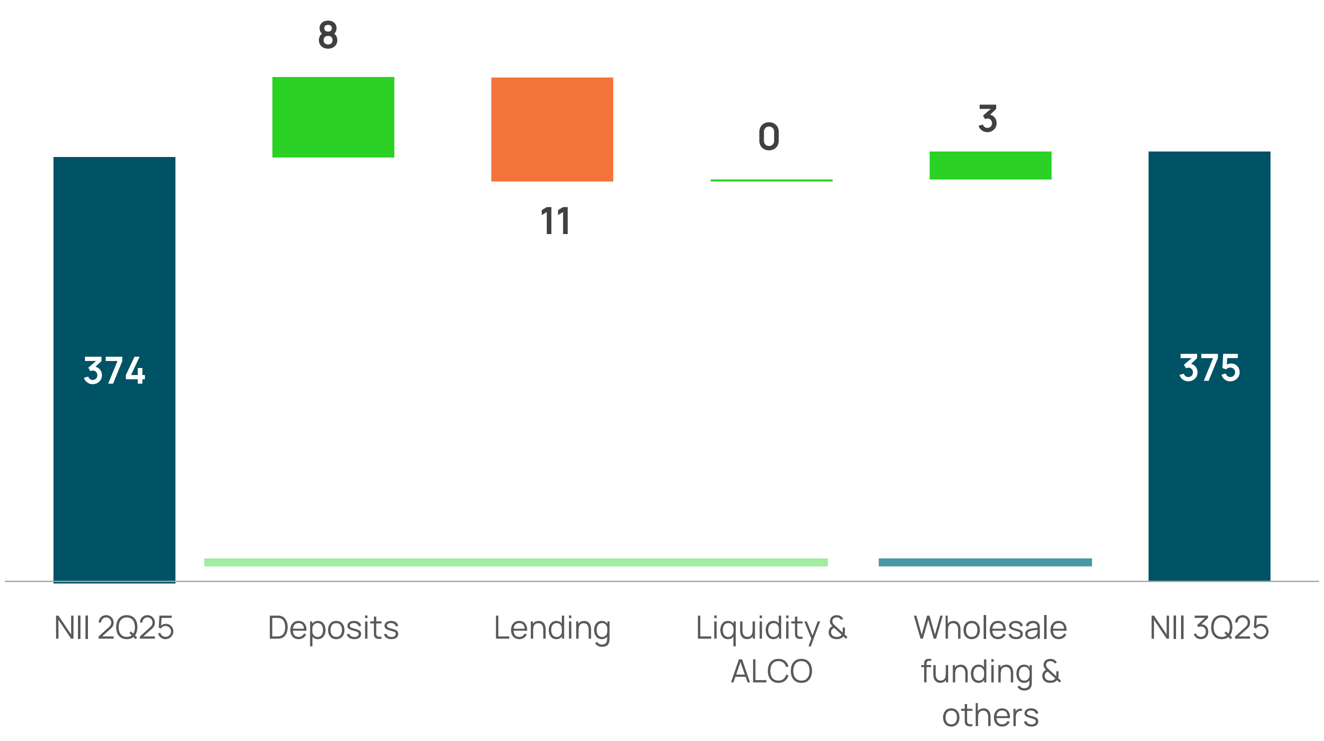
NIM (2)	+3bps
Loan yield	-13bps
Deposit cost	-6bps
Customer spread	-8bps

(1) Yields calculated income in million euros over average balances
(2) NIM calculated as net interest income over average yielding assets

Net interest income evolution

Slightly higher in the quarter, lower wholesale and retail financing costs offset lower lending contribution

Net interest income quarterly evolution (€m)



Deposits: lower cost of deposits still reflecting latest ECB rate decrease in June

Lending: Some negative repricing remaining partially compensated by volumes and front book yields

Liquidity & ALCO: Stable rates and net position in the quarter

Wholesale: Repricing and covered bonds maturities more than compensate SNP issuance last quarter

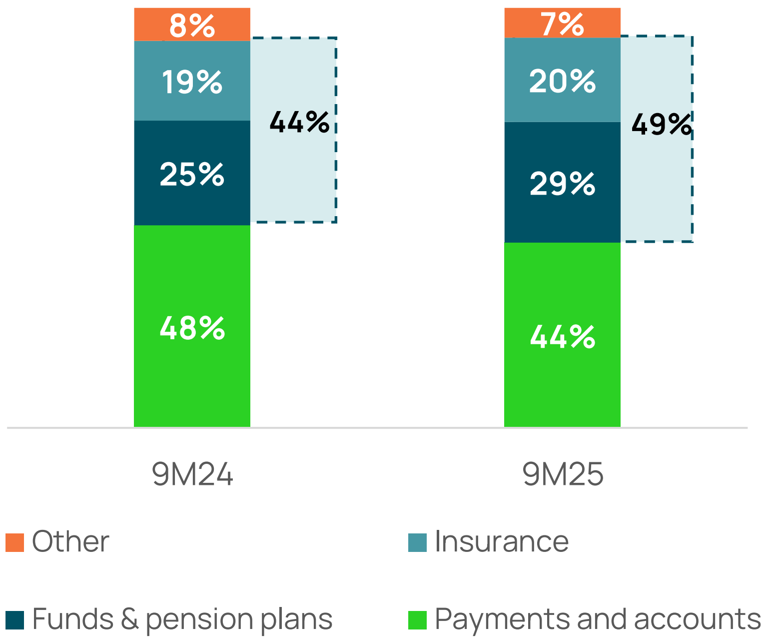
Fee income

Fees move towards greater added value services for the client, non-banking frees +12.9% YoY

Net fees (€m)

Million Euros	3Q24	2Q25	3Q25	QoQ (%)	YoY (%)	9M24	9M25	YoY (%)
Payments and accounts	**66**	**61**	**62**	**2.8%**	**-5.1%**	**200**	**186**	**-7.1%**
Non-Banking fees	**60**	**69**	**69**	**-0.3%**	**13.8%**	**183**	**206**	**12.9%**
Mutual funds	32	37	40	6.3%	22.2%	95	113	18.4%
Insurance	25	29	26	-8.8%	4.0%	79	85	7.4%
Pension Plans	3	3	3	0.3%	5.2%	8	8	0.8%
Other fees	**11**	**11**	**10**	**-15.9%**	**-14.5%**	**33**	**30**	**-8.4%**
Paid fees	**(12)**	**(11)**	**(11)**	**1.2%**	**-7.7%**	**(35)**	**(30)**	**-12.4%**
Total Net Fees	**125**	**130**	**130**	**-0.3%**	**3.4%**	**381**	**392**	**2.8%**

Fee income breakdown (%)



Other income

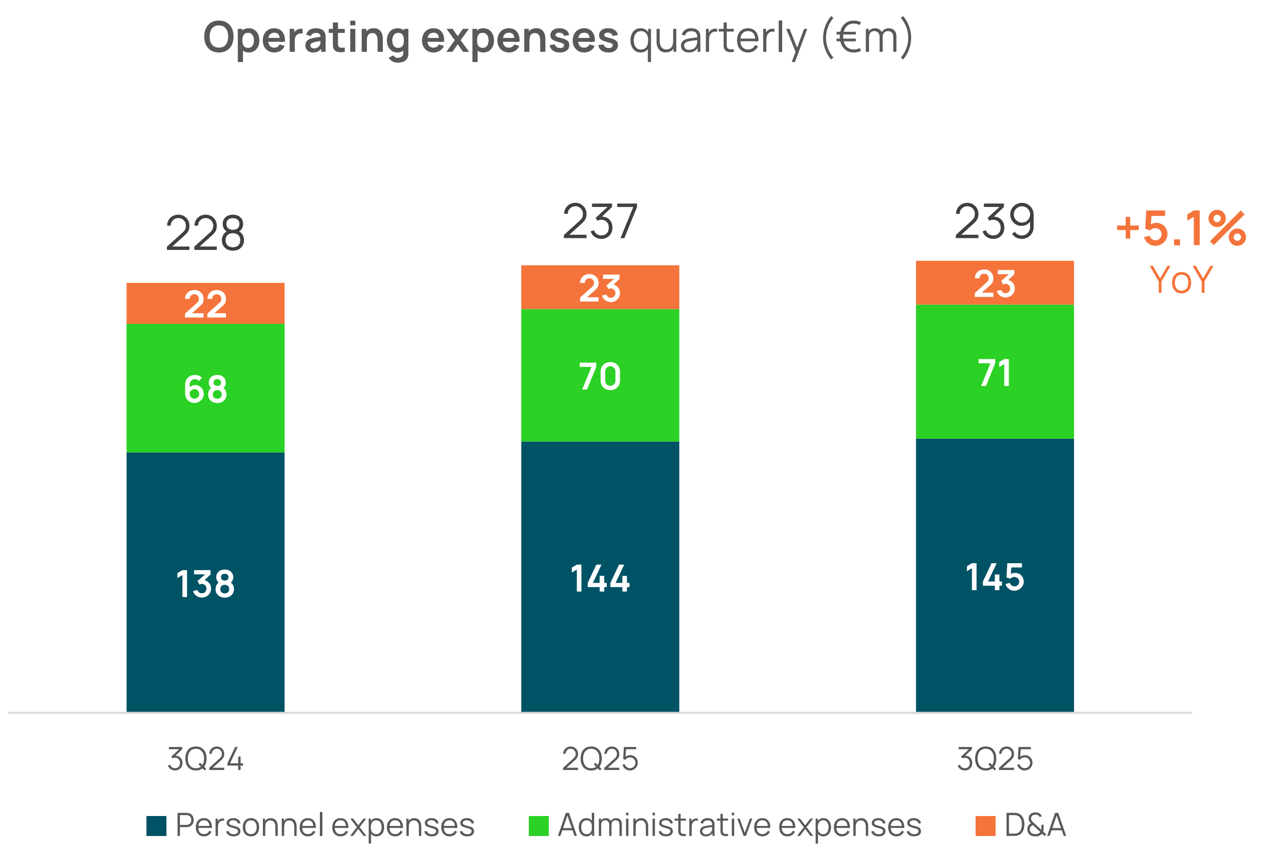
Year-on-year improvement in all lines

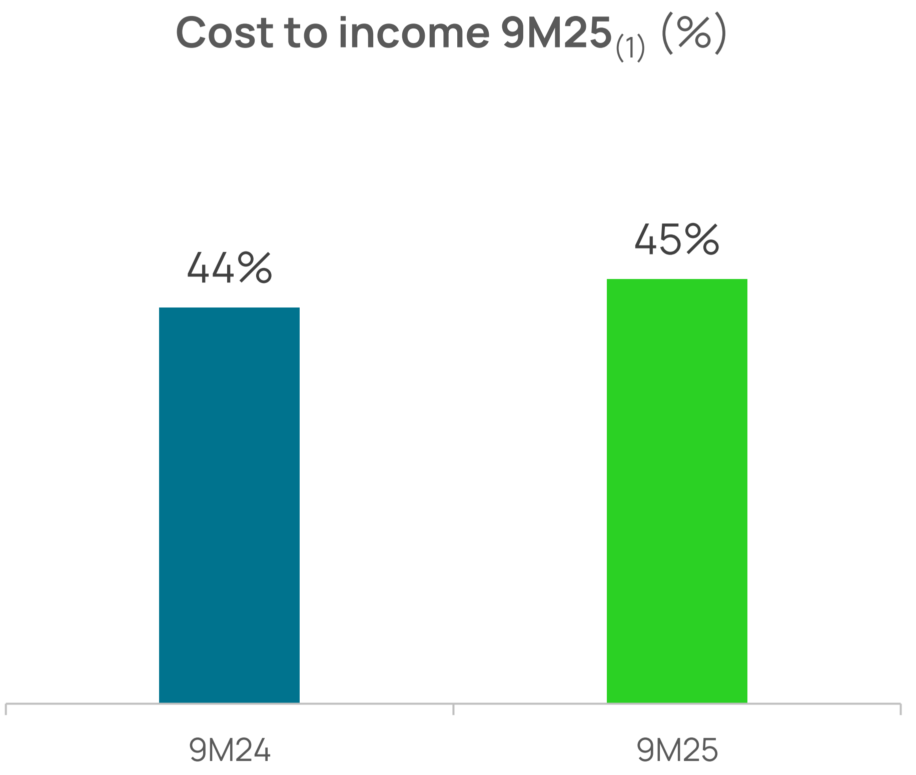
Breakdown of other income (€m)

Million Euros	3Q24	2Q25	3Q25	QoQ (%)	YoY (%)	9M24	9M25	YoY (%)
Dividend income	5	12	4	-63.8%	-21.4%	14	16	15.7%
Associates	15	39	19	-51.6%	25.7%	74	79	7.7%
Trading income	4	4	1	-66.8%	-65.5%	8	9	13.9%
Other operating income/expenses	(19)	(15)	(14)	-10.4%	-30.1%	(115)	(41)	-64.5%
Total other income	**5**	**39**	**11**	**-72.7%**	**123.5%**	**(19)**	**64**	**na**

Operating expenses

Efficiency ratio remains stable in the year despite costs increase



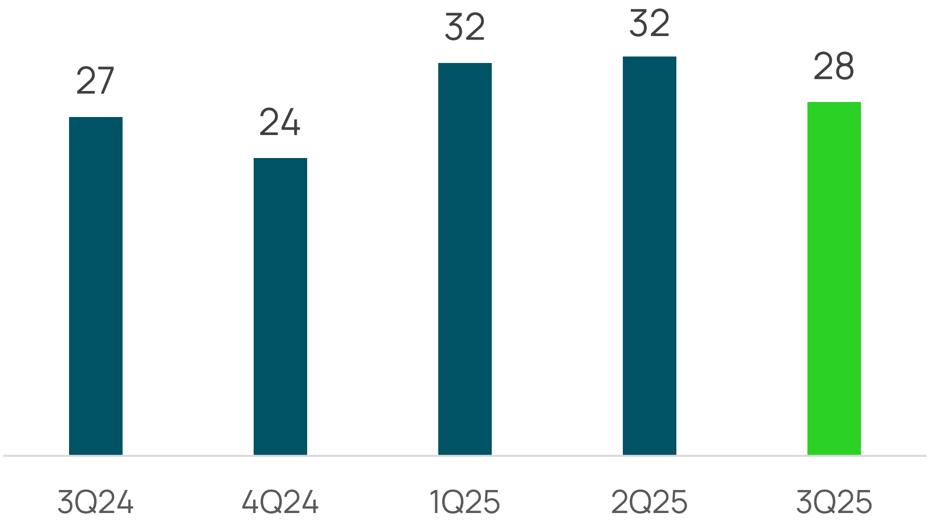


(1) Cost to income ratio includes depreciation and amortization

Cost of Risk and other provisions

Cost of risk slightly down in the quarter, total provisions decrease by 19% year-on-year

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

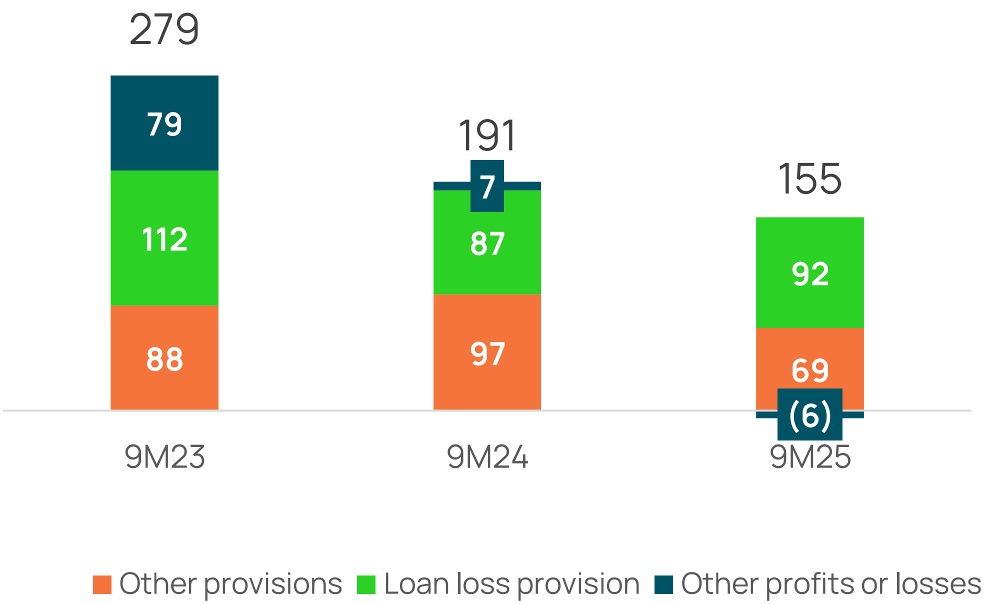


23bps	20bps	27bps	26bps	24bps

Quarterly cost of risk(1)

Guidance improved to ‹ **30bps**

Total provisions evolution(€m)



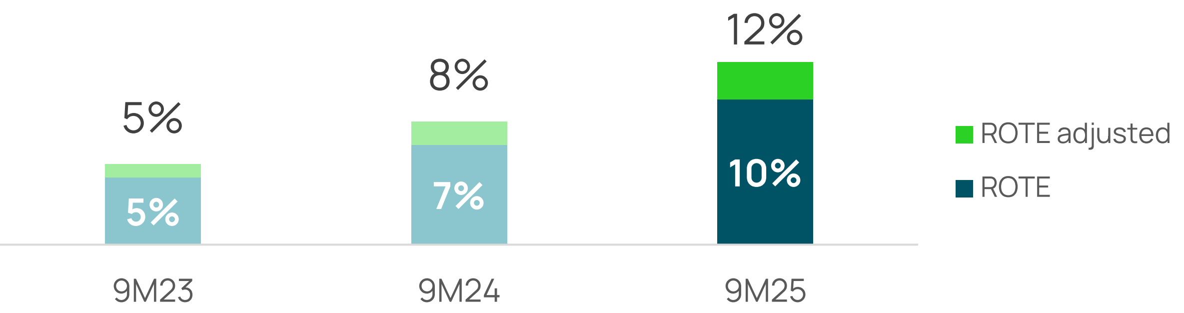
Positive other profits / losses come from the sale of BEF banking license in 3Q25

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

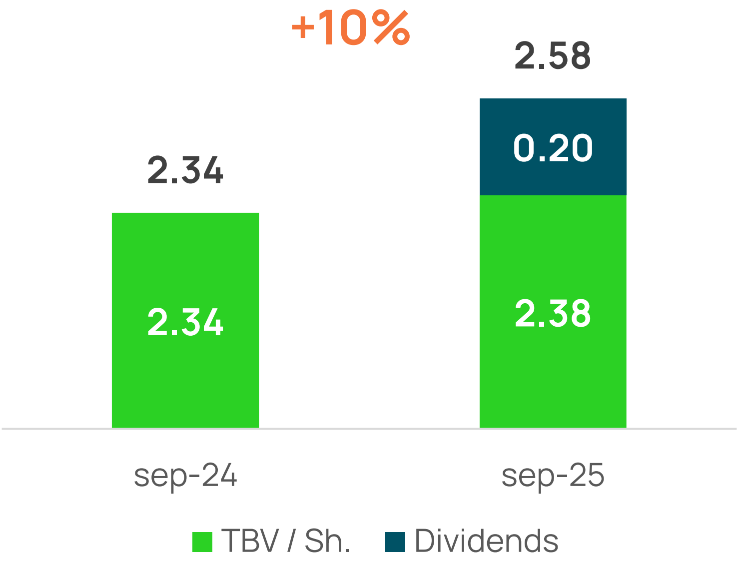
Profitability

Improvement in profitability continuous facilitating significant value generation for shareholders

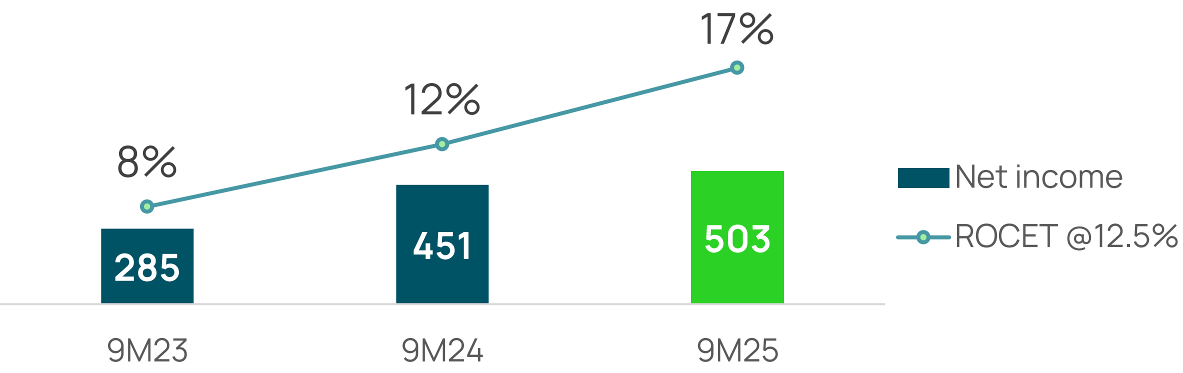
Return on tangible equity (ROTE) (1,2) (%)



TBV + div. per share (4)



Net profit and ROCET @12.5% (3) (€m)



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

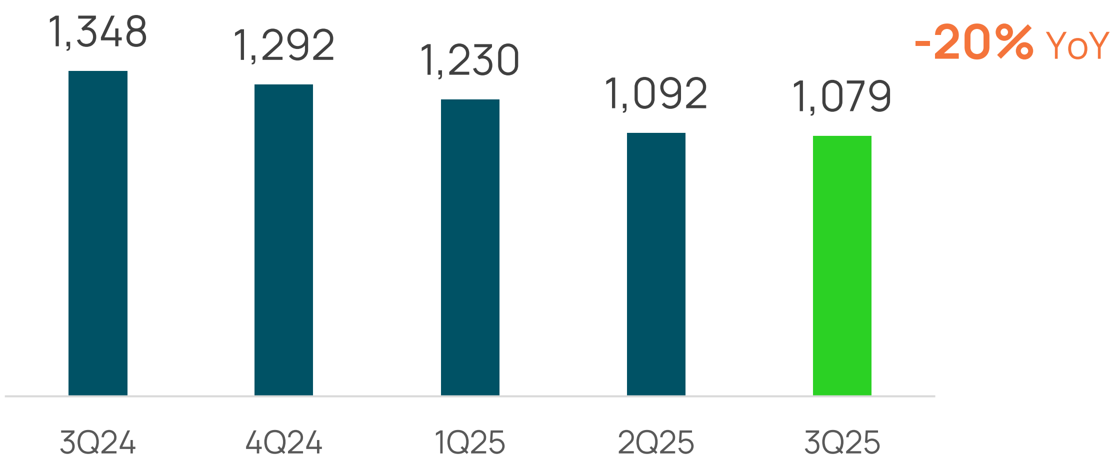
(4) Includes dividends paid of €154m in Dec. 24, €190m in April 25 and €169m in Sept. 25

Index

Non-performing loans

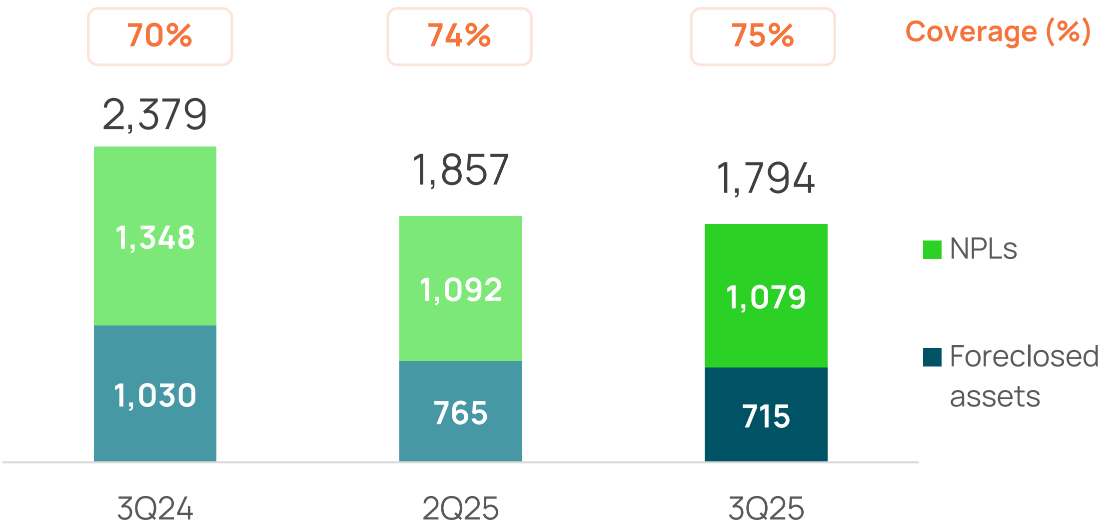
NPLS decrease by 20% and NPAs by 25% over the last 12 months with coverage improving to 74% for NPLs and 75% for NPAs

Non-performing loans (€m)



	3Q24	4Q24	1Q25	2Q25	3Q25
NPL ratio	2.8%	2.7%	2.6%	2.2%	2.2%
NPL coverage	66%	68%	70%	73%	74%

Gross non-performing assets (%)



	3Q24	2Q25	3Q25
Gross NPA ratio	4.8%	3.7%	3.7%
Net NPA ratio (1)	1.5%	1.0%	0.9%

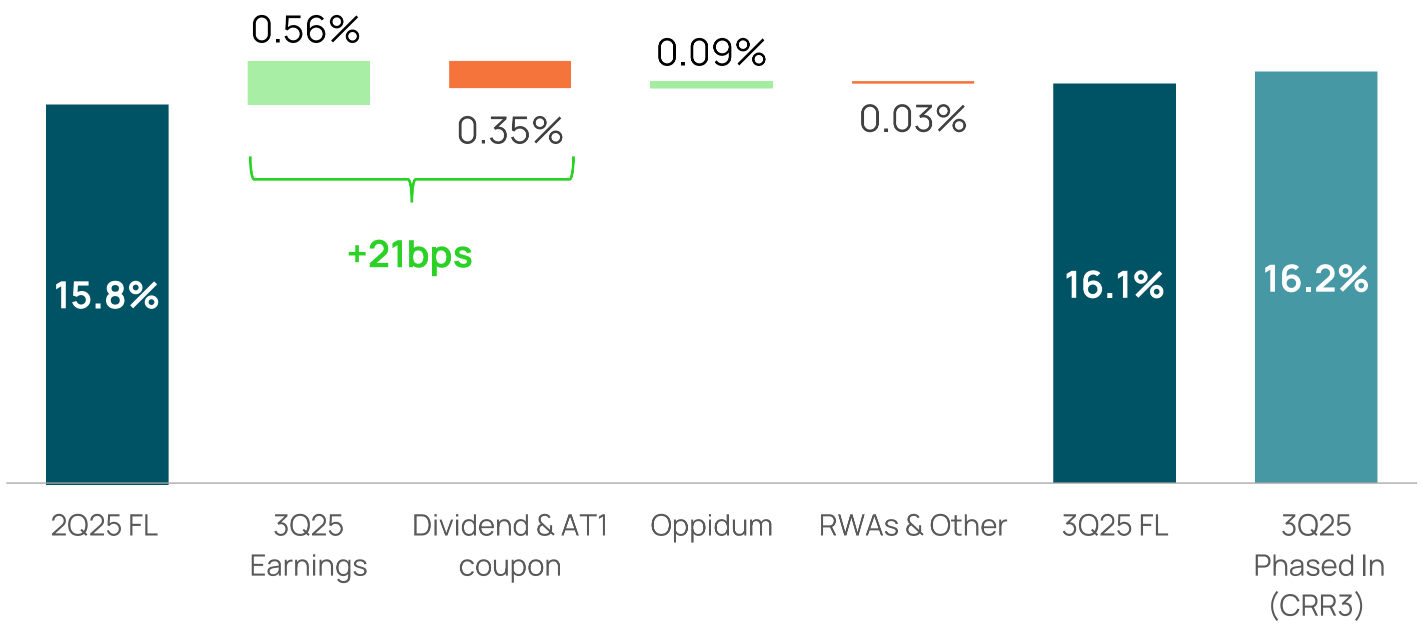
(1) NPAs net of provisions

Index

Solvency (I/II)

Fully-loaded CET1 capital improved by 27bps in the quarter to 16.1%

Quarterly evolution of the CET1 ratio (1), (2) (%)



The main positives of the quarter:

- Organic generation
- Valuation adjustments

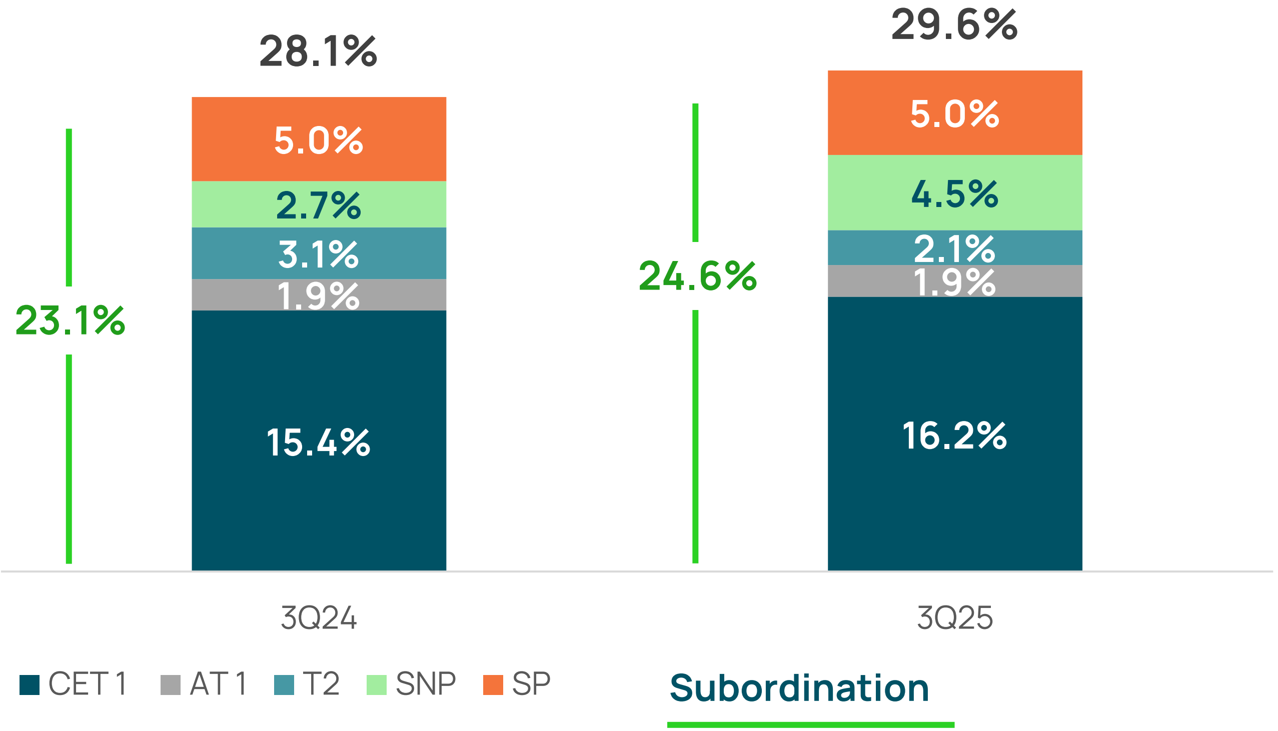
The main negative effects are the accrual of a 60% payout and the AT1 coupon along with growth in RWAs

(1) The capital ratios include net profit (considering the accrual of a pay-out of 60%) pending approval by the ECB for its computability
(2) The transitional impact, according to the CRR3 directive, will be maintained at least until 2029 and will have a gradual transitional period until 2032.

Solvency (II/II)

Comfortable capital position with ample buffers on regulatory requirements

Capital Structure – MREL(1)



Capital Levels vs. Regulatory Requirements

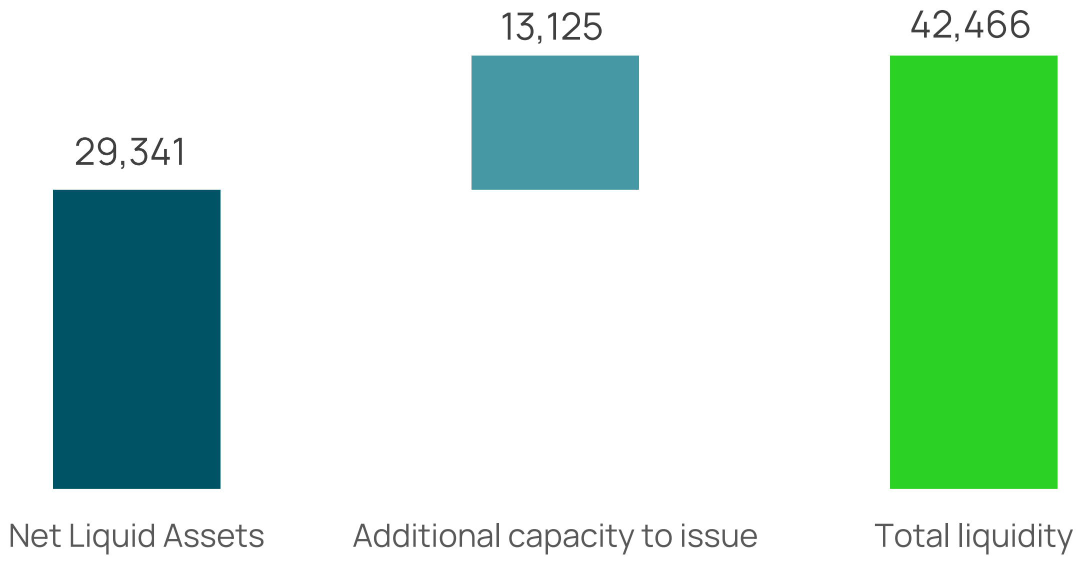
SREP Requirement (Total)	12.65%
MREL Requirement(2)	24.5%
Regulatory CET 1 ratio (Phased in)	16.2%
CET 1 buffer(3)	€2.3bn
MDA(4) **buffer**	753bps

(1) Regulatory capital structure (phased in)
(2) Total Risk Exposure Amount (TREA) requirements.
(3) Applying P2R (CRD IV) flexibility, art. 104,
(4) Maximum distributable amount (MDA) calculated as total capital phased in minus SREP requirement.

Liquidity

Best in class in liquidity position

Liquid assets (€m)



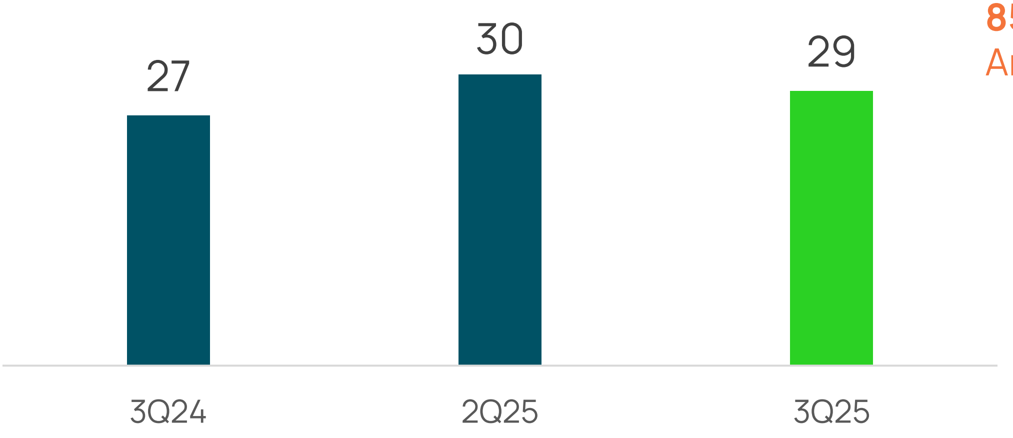
Main liquidity ratios

Loan to deposit	**70%**
NSFR	**159%**
LCR	**295%**

Fixed income portfolio

Stable portfolio with a conservative profile and attractive profitability

Fixed Income portfolio evolution (€bn)



85%
Amortized cost

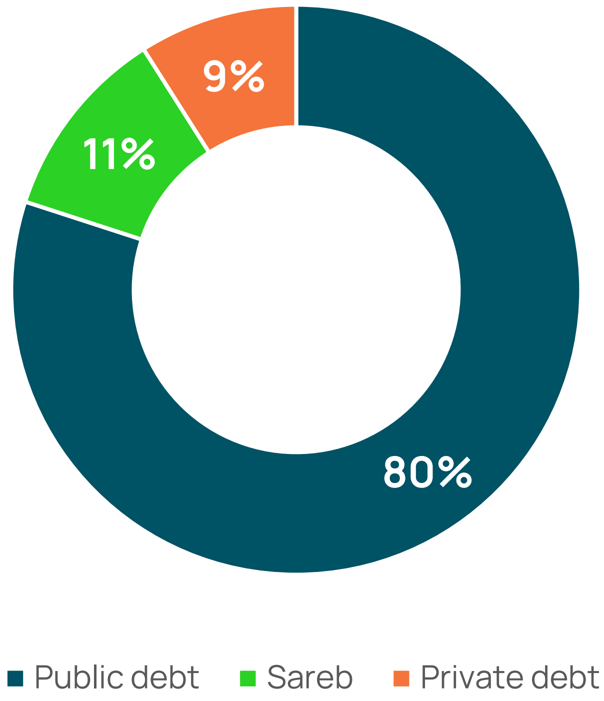
3Q24	2Q25	3Q25
2.5%	2.6%	2.6%

Yield evolution(1)

3Q24	2Q25	3Q25
2.4	2.6	2.5

Duration (years)

Fixed income portfolio breakdown (%)



(1) End of period yield

Index

2025 Guidance

After the positive evolution of the 9M25 we improve guidance again for some metrics

	2025 Initial Guidance	2025 2Q25 update	2025 Updated Guidance
Net interest income	>€1,400m	>€1,450m	>€1,470m
Fees	Flat	+LSD	+LSD
Costs	c.+5%	c.+5%	c.+5%
Cost of risk	~30bps	~30bps	<30bps
Other provisions	<€100m	<€100m	<€100m
Business volume (1)	+~3%	+~3%	+~3%
RoTE adjusted (2)	c.10%	c.11%	c.12%

(1) Includes performing credit, customer deposits and off-balance sheet funds.
(2) Net income forecast subject to the success of the execution of the business plan and the evolution of the expected risk environment. Forecasts and estimates are based on current information, but may change due to external factors such as economic, regulatory or market conditions. The adjusted Rote is calculated on a CET1 of 12.5% without deducting AT1 coupons.

Appendix

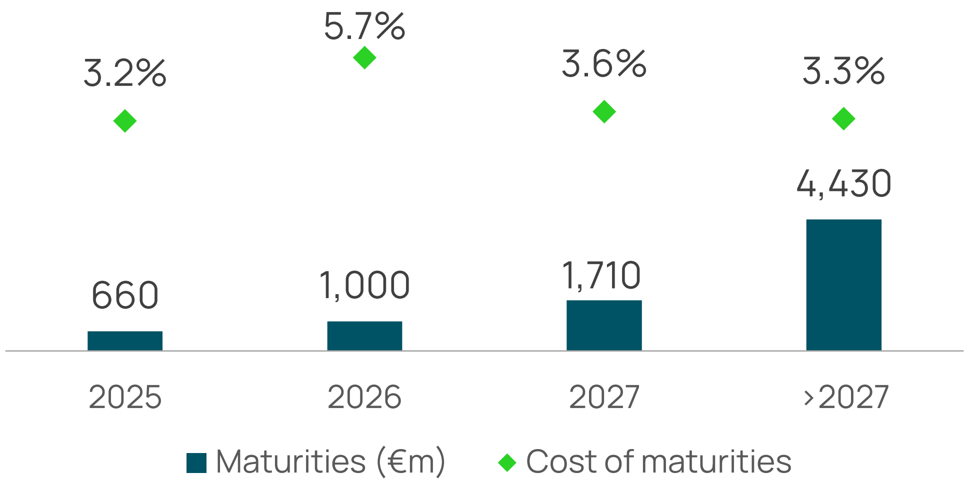
Wholesale Funding and Ratings

Wholesale funding: breakdown and maturities (1)

Instrument	2025	2026	2027	>2027	Total
AT1	-	500	-	-	500
Tier 2	-	-	300	300	600
Senior non-preferred	-	500	300	500	1,300
Senior preferred	660	-	-	800	1,460
Covered Bonds	-	-	1,110	2,830	3,940
Total	**660**	**1,000**	**1,710**	**4,430**	**7,800**

(1) SNP. SP T2 and AT1 refers to the call date.

Maturities breakdown (1,2)



(2) Excludes €47m of PeCocos and includes €500m of AT1 whose cost does not go through P&L.

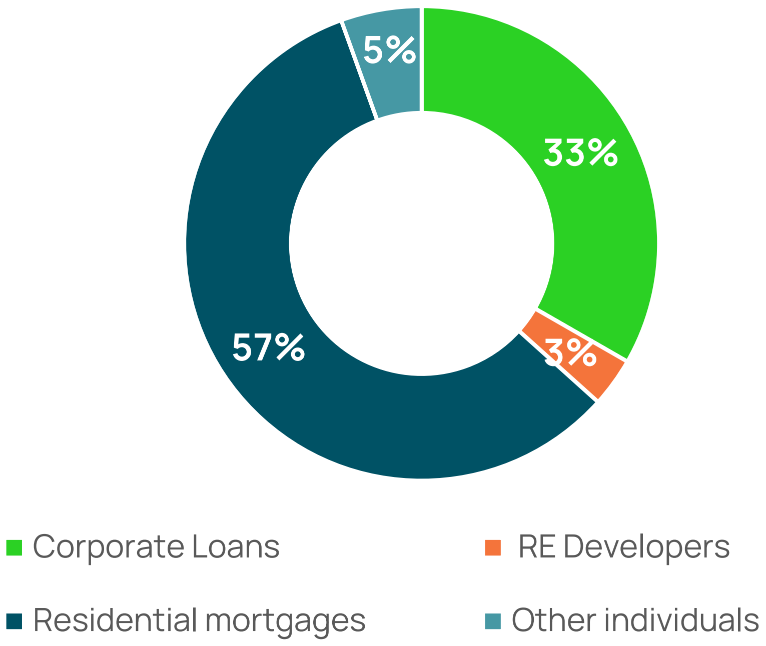
Ratings (3)

FitchRatings	Long term **BBB**	Short term **F2**	Outlook **Stable**
Moody's	Long-term deposits **A3**	Short term **Prime-2**	Outlook **Stable**

(3) As of October 2025

Non performing loans

Non-performing loans breakdown (%)



NPL Ratio by segment (%)

Loan portfolio	3Q24	2Q25	3Q25
Corporates	5.6%	4.1%	3.9%
Residential mortgages	2.3%	2.0%	2.1%
Consumer & other	1.9%	1.5%	1.8%
Total NPL Ratio	**2.8%**	**2.2%**	**2.2%**

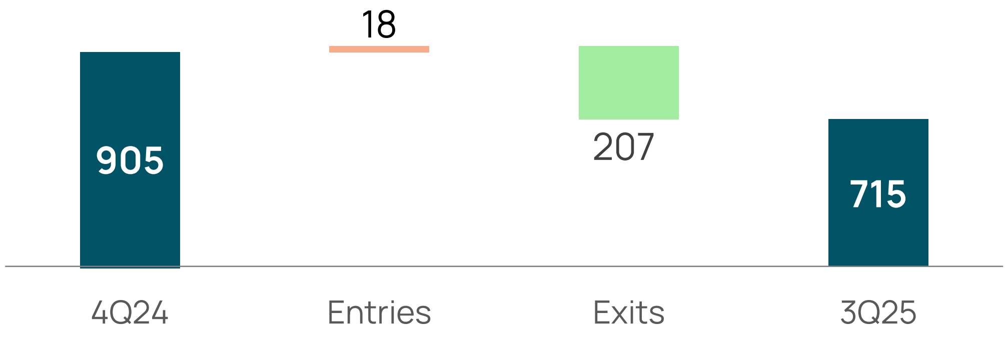
Breakdown of NPLs and stages

Credit breakdown by stages

September 2025 (€m)	**Stage 1**	**Stage 2**	**Stage 3**
Gross balance	44,691	2,356	1,079
Coverage	160	149	489
Coverage level(%)	0.4%	6.3%	45.3%

Foreclosed assets

Foreclosed assets evolution (€m)



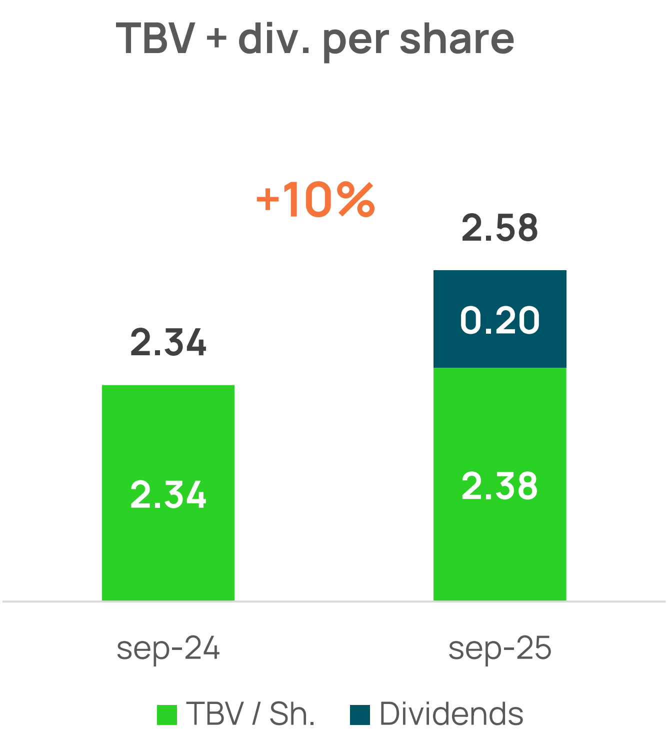
Foreclosed assets breakdown (€m)

Foreclosed assets (€m)	Gross Debt	NBV	Coverage (%)
Residential	167	67	60%
Building under construction	91	9	90%
Commercial RE	81	33	59%
Land	376	51	86%
Total	**715**	**160**	**78%**

Share and book value

Share and liquidity(1):	2Q25	3Q25
# O/S shares (m)	2,571	2,571
Last price (€)	2.01	2.33
Max price (€)	2.01	2.45
Min price (€)	1.45	1.98
Avg. daily traded volume (#shares m)	7.78	6.89
Avg. daily traded volume (€ m)	13.69	15.05
Market Capitalization (€ m)	5,158	5,991
Book Value:		
BV(1) exc. minorities (€m)	6,291	6,272
TBV(2) (€m)	6,142	6,121
Ratios (3):		
BVps (€)	2.45	2.44
TBVps (€)	2.39	2.38
PBV	**0.82x**	**0.96x**
PTBV	**0.84x**	**0.98x**

(1) Carrying value excludes €547m of AT1 and other cumulative comprehensive income
(2) Tangible carrying amount excludes €55m of goodwill from associates.



Income statement

Million Euros	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	QoQ (%)	YoY (%)
Net Interest Income	**357**	**380**	**390**	**383**	**384**	**381**	**369**	**374**	**375**	**0.2%**	**-2.4%**
Dividends	6	0	0	8	5	1	1	12	4	-63.8%	-21.4%
Associates	15	29	25	34	15	13	22	39	19	-51.6%	25.7%
Net fees	132	133	130	126	125	131	132	130	130	-0.3%	3.4%
Trading income + Exch. Diff.	7	4	1	3	4	5	4	4	1	-66.8%	-65.5%
Other revenues/ (expenses)	(14)	(104)	(85)	(10)	(19)	(10)	(12)	(15)	(14)	-10.4%	-30.1%
Gross Margin	**503**	**442**	**462**	**544**	**514**	**521**	**515**	**543**	**515**	**-5.2%**	**0.2%**
Operating expenses	(213)	(217)	(225)	(224)	(228)	(230)	(235)	(237)	(239)	1.1%	5.1%
Personnel expenses	(120)	(123)	(135)	(135)	(138)	(143)	(142)	(144)	(145)	1.0%	5.3%
SG&A	(69)	(73)	(68)	(67)	(68)	(65)	(71)	(70)	(71)	1.2%	4.2%
D&A	(24)	(22)	(22)	(22)	(22)	(22)	(22)	(23)	(23)	0.6%	7.3%
Pre-Provision Profit	**290**	**225**	**237**	**320**	**286**	**291**	**280**	**306**	**276**	**-10.1%**	**-3.7%**
Loan loss provisions	(37)	(34)	(31)	(29)	(27)	(24)	(32)	(32)	(28)	-11.4%	4.3%
Other provisions	(25)	(27)	(19)	(43)	(34)	(96)	(22)	(24)	(23)	-5.2%	-33.0%
Other profits or losses	(38)	(207)	(3)	(1)	(3)	(8)	0	(2)	7	na	na
Pre-Tax profit	**190**	**(42)**	**184**	**247**	**222**	**163**	**227**	**249**	**232**	**-6.8%**	**4.6%**
Tax	(53)	23	(73)	(64)	(65)	(41)	(69)	(69)	(67)	-3.8%	2.3%
Minority interest	0	0	0	0	0	(0)	0	(0)	(0)	-90.9%	na
Attributable net profit	**137**	**(19)**	**111**	**184**	**157**	**122**	**158**	**179**	**165**	**-7.8%**	**5.4%**

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

Balance sheet

Million euros	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
Cash on hand, Central Banks and Other demand deposits	6,777	7,502	7,726	4,864	5,792
Assets held for trading & Financial assets at fair value through P&L	1,192	1,142	1,456	1,436	285
Financial assets at fair value through other comprehensive income	2,848	3,849	4,930	5,019	5,015
Financial assets at amortised cost	49,803	52,812	49,602	51,164	51,566
Loans and advances to central banks and credit institution	1,389	4,889	1,781	1,626	3,101
Loans and advances to customers	48,414	47,923	47,822	49,538	48,465
Debt securities at amortised cost	24,161	23,733	24,663	24,627	24,379
Hedging derivatives	1,089	966	1,157	1,254	1,273
Investment in joint ventures and associates	925	789	799	884	935
Tangible assets	1,663	1,601	1,582	1,552	1,534
Intangible assets	86	89	87	96	96
Tax assets	4,499	4,414	4,351	4,332	4,296
Other assets & NCAHFS	531	470	347	332	355
Total Assets	**93,573**	**97,365**	**96,700**	**95,559**	**95,527**
Financial liabilities held for trading & at fair value through P&L	399	434	491	627	163
Financial liabilities at amortised cost	83,334	87,239	86,723	85,279	85,734
Deposits from central Banks	0	0	0	0	0
Deposits from credit institutions	2,595	5,547	2,474	3,558	4,063
Customer Deposits	74,184	75,529	77,829	73,277	74,603
Other Issued Securities	4,408	4,099	4,107	4,631	4,620
Other financial liabilities	2,147	2,065	2,313	3,812	2,447
Hedging derivatives	706	666	572	535	523
Provisions	861	901	812	774	757
Tax liabilities	476	391	382	425	446
Other liabilities	930	994	906	925	924
Total Liabilities	**86,706**	**90,625**	**89,886**	**88,565**	**88,546**
Own Funds	6,715	6,725	6,866	6,838	6,820
Accumulated other comprehensive income	150	15	(52)	141	144
Minority interests	2	0	0	15	17
Total Equity	**6,867**	**6,740**	**6,814**	**6,994**	**6,980**
Total equity (excl. AT1)	**6,320**	**6,193**	**6,267**	**6,446**	**6,433**
Total Equity and Liabilities	**93,573**	**97,365**	**96,700**	**95,559**	**95,527**

Important legal information

This presentation (the ***Presentation***) has been prepared by Unicaja Banco. S.A. (the ***Company*** or ***Unicaja Banco***) for informational use only.

The recipient of this presentation has the obligation of undertaking its own analysis of the Company. The information provided herein is not to be relied upon in substitution for the recipient's own exercise of independent judgment with regard to the operations. financial condition and prospects of the Company. The information contained in this presentation does not purport to be comprehensive or to contain all the information that a prospective purchaser of securities of the Company may desire or require in deciding whether or not to purchase such securities. and. unless otherwise stated. it has not been verified by the Company or any other person.

The information contained in the Presentation may be subject to change without notice and must not be relied upon for any purpose. Neither the Company nor any of affiliates. advisors or agents makes any representation or warranty. express or implied. as to the fairness. accuracy. completeness or correctness of any information contained in this document and. by hereby. shall not be taken for granted. Each Unicaja Banco and its affiliates. advisors or agents expressly disclaims any and all liabilities which may be based on this document. the information contained or referred to therein. any errors therein or omissions therefrom. Neither the Company. nor any of its affiliates. advisors or agents undertake any obligation to provide the recipients with access to additional information or to update this document or to correct any inaccuracies in the information contained or referred to in the Presentation.

Unicaja Banco cautions that this Presentation may contain forward looking statements with respect to the business. financial condition. results of operations. strategy. plans and objectives of the Unicaja Banco and its affiliates. While these forward looking statements represent Unicaja Banco's judgment and future expectations concerning the development of its business. a certain number of risks. uncertainties and other important factors could cause actual developments and results to differ materially from the current expectations of Unicaja Banco and its affiliates. These factors include. but are not limited to. (1) general market. macroeconomic. governmental. political and regulatory trends; (2) movements in local and international securities markets. currency exchange rate and interest rates; (3) competitive pressures; (4) technical developments; and (5) changes in the financial position or credit worthiness of Unicaja Banco's and its affiliates customers. obligors and counterparts. These and other risk factors published in past and future filings and reports of Unicaja Banco. including those with the Spanish Securities and Exchange Commission (***CNMV***) and available to the public both in Unicaja Banco's website (https://www.unicajabanco.com/es/inversores-y-accionistas/informacion-economico-financiera/informes-financieros) and in the CNMV's website (https://www.cnmv.es). as well as other risk factors currently unknown or not foreseeable. which may be beyond Unicaja Banco's control. could adversely affect its business and financial performance and cause actual results to differ materially from those implied in the forward-looking statements.

Market and competitive position data in the Presentation has generally been obtained from industry publications and surveys or studies conducted by third-party sources. Peer firm information presented herein has been taken from peer firm public reports. There are limitations with respect to the availability. accuracy. completeness and comparability of such data. Unicaja Banco has not independently verified such data and can provide no assurance of its accuracy or completeness. Likewise. certain statements in the Presentation regarding the market and competitive position data are based on the internal analyses of Unicaja Banco. which involve certain assumptions and estimates. These internal analyses have not been verified by any independent source and there can be no assurance that the assumptions or estimates are accurate. Accordingly. undue reliance should not be placed on any of the industry. market or Unicaja Banco's competitive position data contained in the Presentation.

This Presentation includes accounts and estimations issued by the management. which may have not been audited by the Company's auditors. In addition. this document includes certain Alternative Performance Measures (***APMs***) as defined in the guidelines on Alternative Performance Measures published by the European Securities and Markets Authority on 5 October 2015 (ESMA/2015/1415es) (the ***ESMA guidelines***). This report uses certain APMs. which are performance measures that have been calculated using the financial information from Unicaja Banco and its affiliates but that are not defined or detailed in the applicable financial framework and therefore have neither been audited nor are capable of being completely audited. These APMs are aimed to enable a better understanding of Unicaja Banco's and its affiliates' financial performance but should be considered only as additional disclosures and in no case as a replacement of the financial information prepared under International Financial Reporting Standards (***IFRS***). Moreover. the way the Unicaja Banco defines and calculates these measures may differ to the way these are calculated by other companies. and therefore they may not be comparable. Please refer to Unicaja Banco's past and future filings and reports including those with CNMV and available to the public both in Unicaja Banco's website (https://www.unicajabanco.com/es/inversores-y-accionistas/informacion-economico-financiera/informes-financieros) and in the CNMV's website (https://www.cnmv.es) for further details of the APMs used. including its definition or a reconciliation between any applicable management indicators and the financial data presented in the consolidated financial statements prepared under IFRS. In any case. the financial information included in this Presentation has not been reviewed to the extent of its accuracy and completeness and. therefore. neither such financial information nor the APMs shall be relied upon.

Neither this presentation nor any copy of it may be taken. transmitted into. disclosed or distributed in the United States. Canada. Australia or Japan. The distribution of this presentation in other jurisdictions may also be restricted by law and persons into whose possession this presentation comes should inform themselves about and observe any such restrictions. The securities of the Company have not been and. should there be an offering. will not be registered under the U.S. Securities Act of 1933. as amended (the ***Securities Act***). or the U.S. Investment Company Act of 1940. as amended (the ***Investment Company Act***). Such securities may not be offered or sold in the United States except on a limited basis. if at all. to Qualified Institutional Buyers (as defined in Rule 144A under the Securities Act) in reliance on Rule 144A or another exemption from. or transaction not subject to. the registration requirements of the Securities Act. The securities of the Company have not been and. should there be an offering. will not be registered under the applicable securities laws of any state or jurisdiction of Canada or Japan and. subject to certain exceptions. may not be offered or sold within Canada or Japan or to or for the benefit of any national. resident or citizen of Canada or Japan.

THIS PRESENTATION DOES NOT CONSTITUTE OR FORM PART OF ANY OFFER FOR SALE OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES NOR SHALL IT OR ANY PART OF IT FORM THE BASIS OF OR BE RELIED ON IN CONNECTION WITH ANY CONTRACT OR COMMITMENT TO PURCHASE SHARES. ANY DECISION TO PURCHASE SHARES IN ANY OFFERING SHOULD BE MADE SOLELY ON THE BASIS OF PUBLICLY AVAILABLE INFORMATION ON THE COMPANY.

By receiving or accessing to this Presentation you accept and agree to be bound by the foregoing terms. conditions and restrictions.

All information prior to the merger is aggregated on a pro forma basis.

Unicaja

Many thanks

3Q25 Earnings Presentation