Earnings Presentation

3Q26

October 2026

Unicaja

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3Q26

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- Financial results
- Asset quality
- Solvency and liquidity

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Key highlights for the quarter

Business activity

Business volume accelerates its growth to +5% YoY

Total customer funds
+5% YoY

Mutual funds
+14% YoY
15% subscription market share 9M26

Performing loans
+5% YoY

Profitability

Net income improved +8% in the year, supported by gross margin and provisions

Net profit 9M26
€543m
+8% YoY

ROTE adjusted (1)
12.2%

Efficiency ratio 9M26
46%

Asset quality

NPLs -15% YoY, increasing coverage by 11 p.p. with a 19bps cost of risk

NPL ratio
1.8%
Stock -15% YoY

NPL coverage
85%
vs 74% in 3Q25

Cost of risk 9M26
19bps

Solvency

2nd interim dividend of €6.42 cents

CET1 ratio
15.5%
-28 bps QoQ

2026 interim dividends (2)
€382m
+126% YoY

TBV + div. (3)
+10%
YoY

2026e total payout
95%
vs 70% 2025

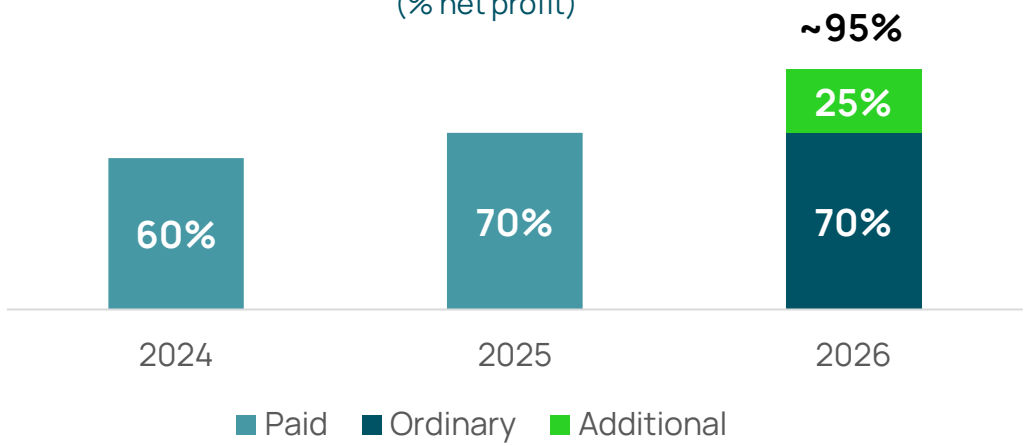
(1) The adjusted ROTE considers a CET1 of 12.5% and deducts AT1 coupons
(2) First interim dividend of €0,0844 paid on the 24th September 2026. Second interim dividend of €0,0642 to be paid on 17th of December of 2026.
(3) Tangible book value includes €0,10656 of the 2025 final dividend paid in April 2026 and 2026 first interim dividend of 0,0844 paid in September 2026.

Shareholder remuneration

2026 second interim dividend of €6.42 cents per share

Evolution of pay-out

(% net profit)



Interim dividends (1,2)

(€ cents)

Dividend payment schedule (1)

First interim	Second interim	Final
September 2026	December 2026	April 2027
✓	✓	

€382M

+126% YoY

2026 Interim dividends

(1) In 2026 the first interim dividend of €0,0844 was paid on 24th September 2026. 2026 second interim dividend of €0,0642 to be paid on 17th of December of 2026.
(2) Dividend per share in euro cents calculated on the number of shares net of treasury shares as of 30th September.

Main progress and initiatives in 9M26

Innovation

Conversational banking

Google Cloud

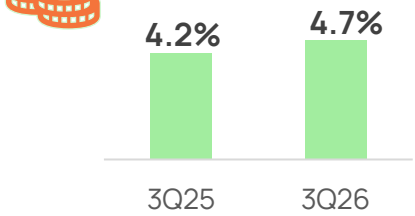
NVIDIA

Deloitte.

Rosetta
AI-powered software lifecycle accelerator

Customer focus

Payroll accounts
Market share (%)



Global NPS(1)

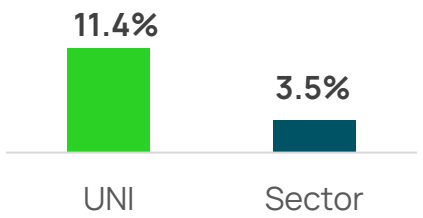
+9.4 p.p.
YtD

bizum **Instant payment App**

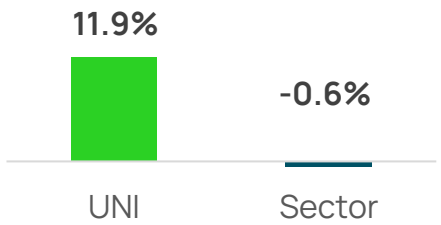
>1 million
users

Strategic plan 27 progress(2)

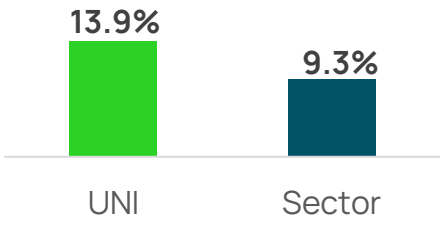
Corporate loans
YoY (%)



Consumer & other loans
YoY (%)



Mutual funds
YoY (%)



(1) NPS internal survey
(2) Sector source: Bank of Spain data to August and Inverco to September. For the Bank of Spain consumer series, advances removed in April are adjusted for comparison purposes.

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Customer funds

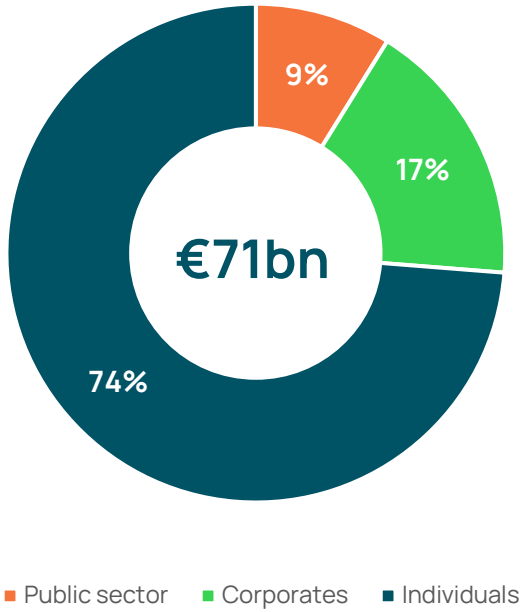
Customer funds grew 4.6% YoY, supported by both on- and off-balance-sheet funds

Customer funds (excl. repos)

Million Euros	3Q25	2Q26	3Q26	QoQ	YoY
Customer funds on balance (excl. Repos)	**68,989**	**70,576**	**70,909**	**0.5%**	**2.8%**
Public institutions	**5,802**	**5,428**	**6,284**	**15.8%**	**8.3%**
Private sector	**63,187**	**65,148**	**64,625**	**-0.8%**	**2.3%**
Demand deposits	52,966	55,092	54,548	-1.0%	3.0%
Term deposits	9,485	9,706	9,815	1.1%	3.5%
Other funds	737	350	262	-25.1%	-64.4%
Customer funds off balance sheet	**24,341**	**26,535**	**26,707**	**0.6%**	**9.7%**
Mutual funds, Discretionary Portfolios and SICAVs(1)	16,874	19,020	19,226	1.1%	13.9%
Pension plans	3,693	3,673	3,621	-1.4%	-2.0%
Insurance funds	3,774	3,842	3,860	0.5%	2.3%
Total customer funds (excl. repos)	**93,330**	**97,111**	**97,616**	**0.5%**	**4.6%**

On balance customer funds

Breakdown

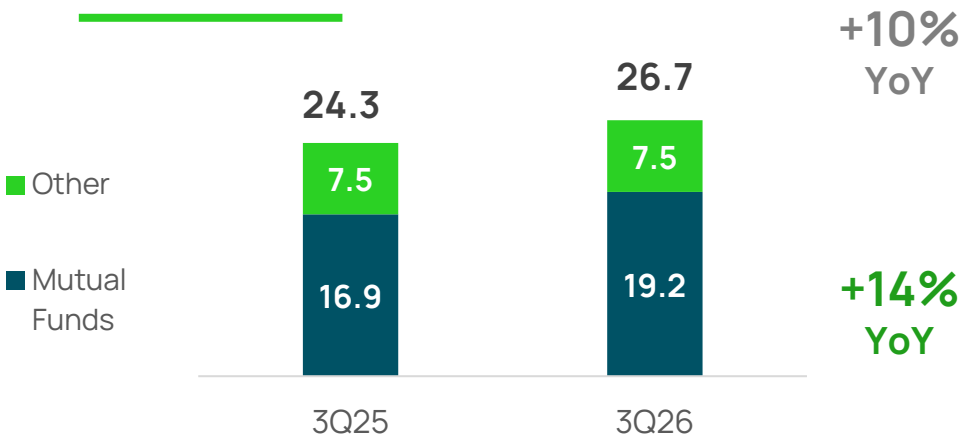


(1) During 3Q, the classification of off-balance-sheet customer funds was revised following the integration of Unicorp Patrimonio. As a result, certain assets under custody previously reported within "other managed assets" are no longer included as customer funds. Historical information has been restated to reflect the new classification criteria

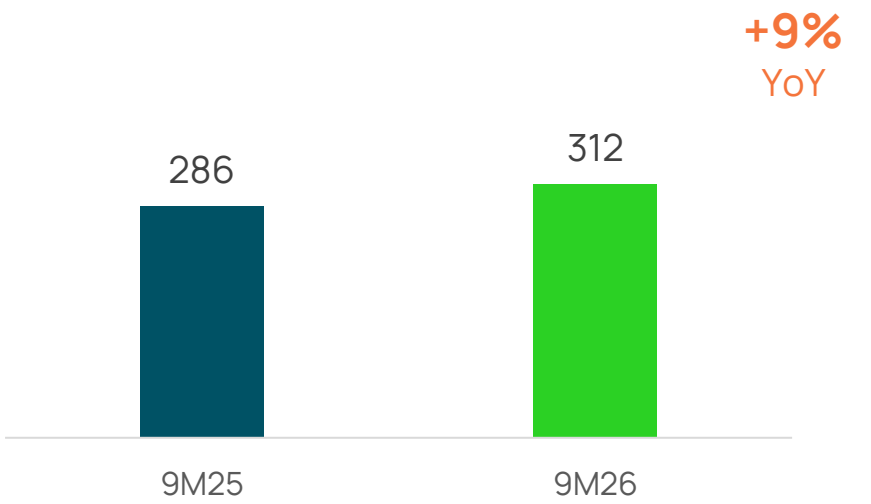
Wealth Management & Insurance

Wealth management and insurance revenues +9% YoY representing 19% of gross margin

Assets under management (€bn)



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



Mutual funds net inflows

#2nd in Spain

€1.6bn
9M26

15%
Market share(2)

AuM and insurance revenues account for **19% of gross margin in 9M26**

(1) Includes fee income from assets under management, securities and insurance, and other income from insurance joint ventures and associates.
(2) 9M26 net inflows market share from Inverco

Lending

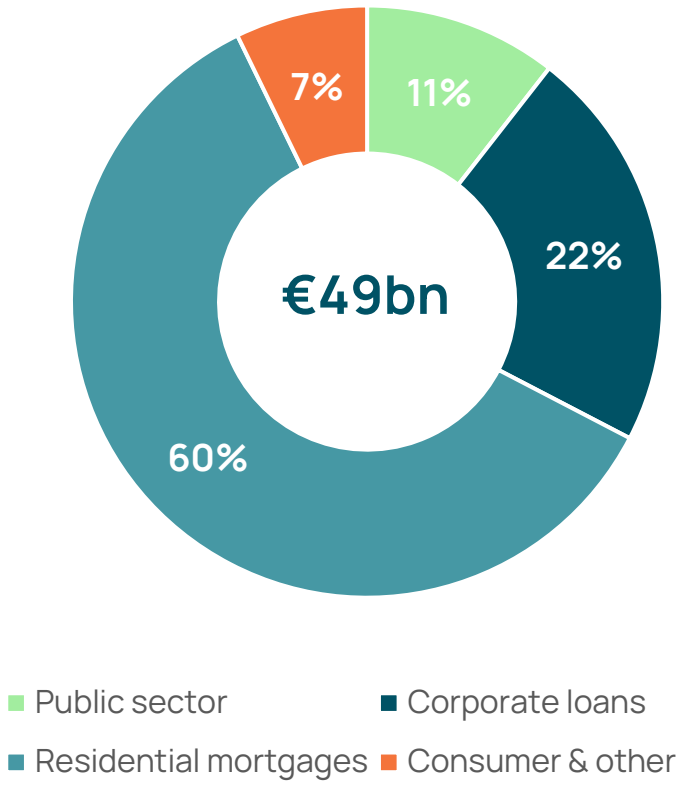
Total performing book grew 4.9% YoY, with all segments up

Performing loan book

€ million	3Q25	2Q26	3Q26	QoQ	YoY	QoQ (excl. advances [1])
Public sector	**4,974**	**5,498**	**5,207**	**-5.3%**	**4.7%**	
Private sector	**42,073**	**44,444**	**44,164**	**-0.6%**	**5.0%**	**+1.2%**
Corporate loans	**9,790**	**10,497**	**10,904**	**3.9%**	**11.4%**	
Corporates	6,189	6,891	7,254	5.3%	17.2%	
SMEs	3,187	3,169	3,206	1.2%	0.6%	
Real Estate developers	414	437	444	1.7%	7.2%	
Loans to individuals	**32,282**	**33,946**	**33,260**	**-2.0%**	**3.0%**	**+0.3%**
Residential mortgages	29,096	29,659	29,695	0.1%	2.1%	
Consumer & other	3,186	4,287	3,565	-16.8%	11.9%	**+2.0%**
Pension advances	846	1,696	888	-47.6%	5.0%	
Total Performing book	**47,047**	**49,941**	**49,371**	**-1.1%**	**4.9%**	**+0.5%**

Performing loan book

Structure

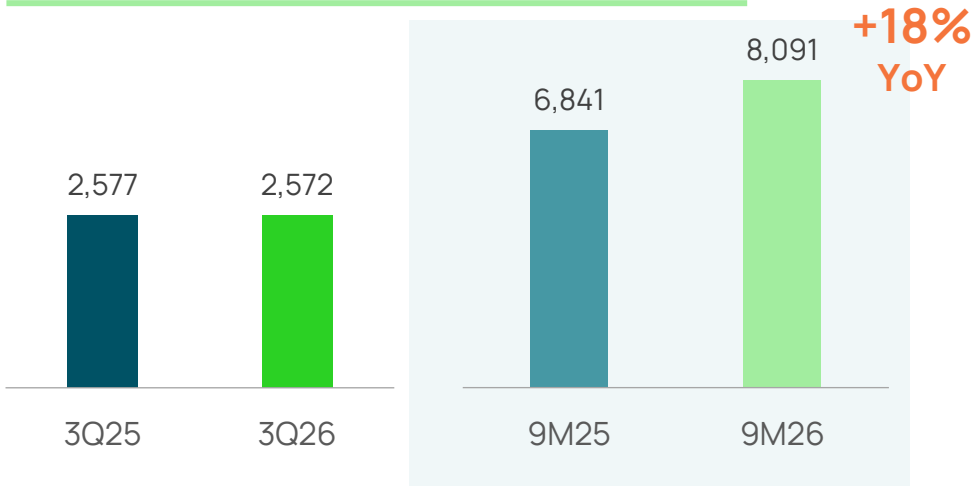


(1) Excludes the extra pension advance payment

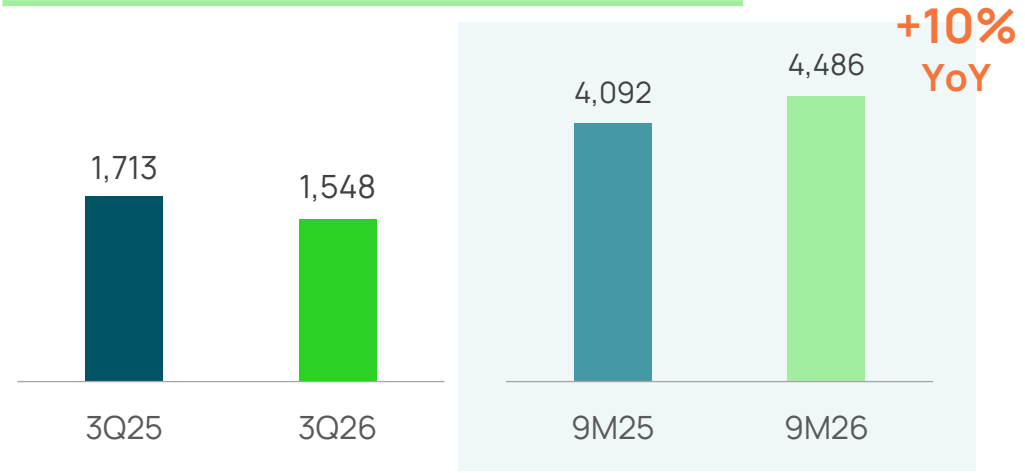
New lending

Private-sector new lending +18% in 9M26

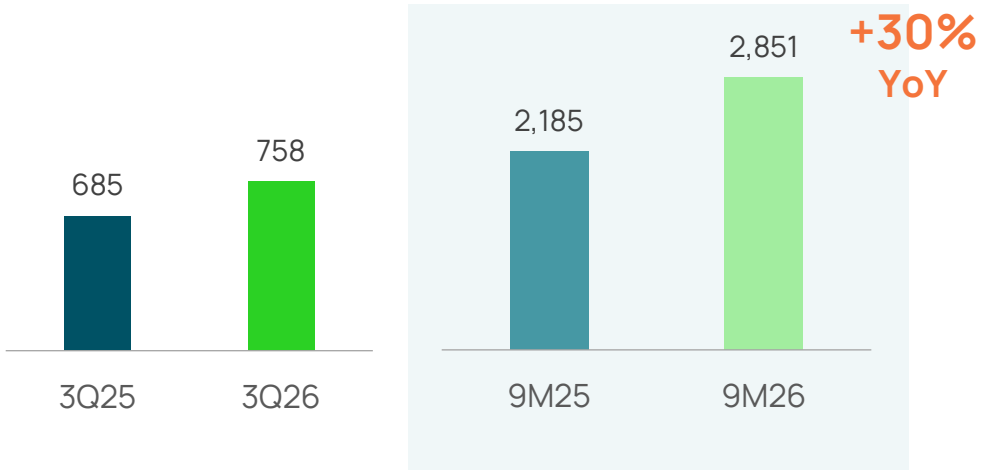
Total private sector lending (€m)



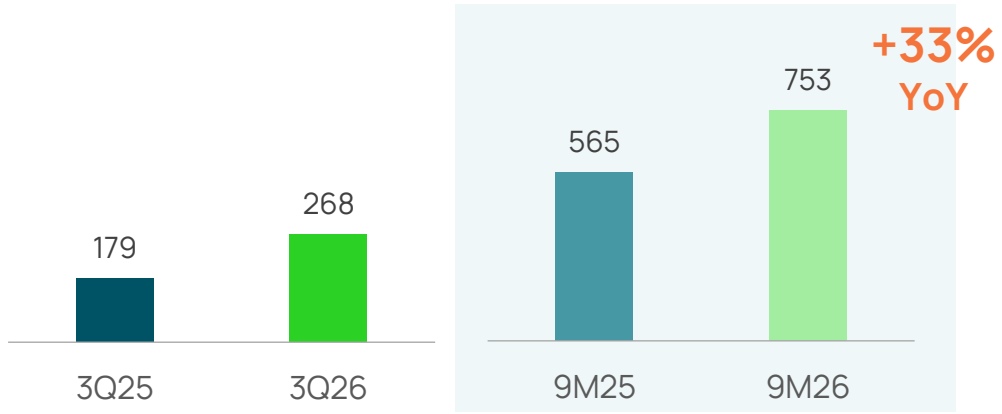
Business & SE lending (€m)



Mortgages (€m)



Consumer lending and others (€m)



ESG

Advancing the development of a more sustainable economy and society

01
Sustainable business

- +16% ESG lending to corporates in the year
- 79% of Mutual funds are Art. 8 and 9
- 17% ESG portfolio with covenants

02
Social development

- 17 volunteering activities in 3Q26
- New emotional wellbeing initiatives for employees through Unicaja Bienestar
- 2 awards for the Edufinet project (1) and 24,699 beneficiaries in 9M26 of its financial education sessions.

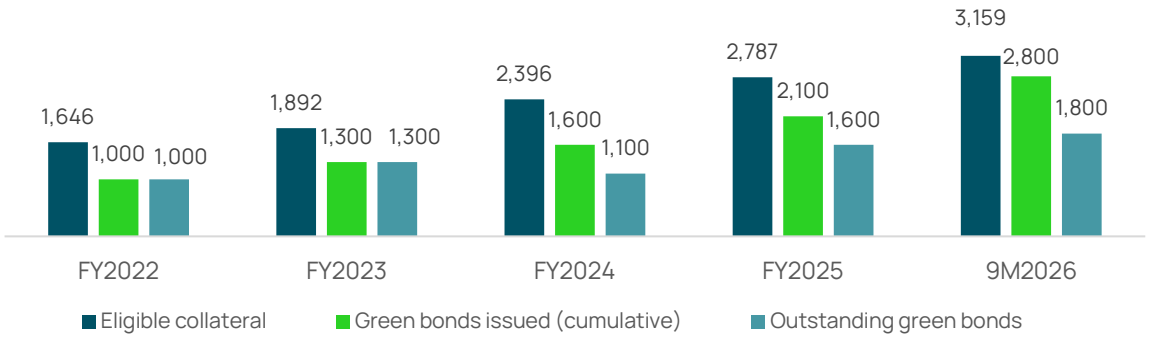
03
Green bond issuance

- 6 green bonds issued since 2022
- 78% Senior Green Funding share
- 1.75x eligible collateral / outstanding green bonds
- +92% eligible collateral growth 2022-3Q26

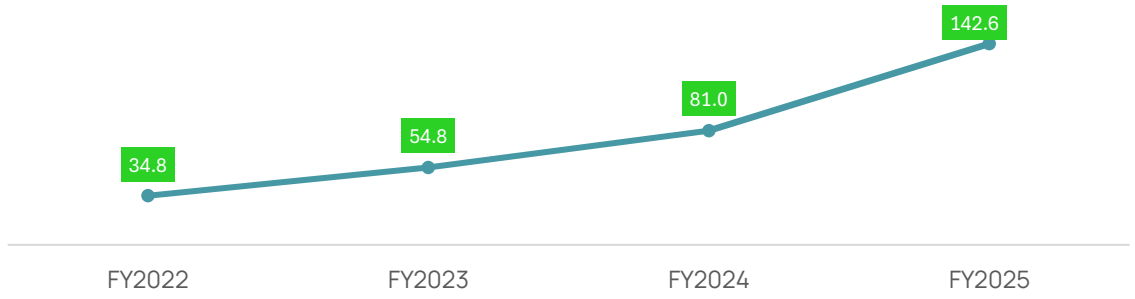
04
Decarbonization

- 6 sectors with decarbonization targets (80% of the private-sector loan portfolio)
- Targets progressing as planned for 2026

GREEN BONDS EVOLUTION (€m)



EMISSIONS AVOIDED (Thousand Tonnes)



(1) Recognition from the University of Granada and at the 3rd Hortaleza Business Awards for improving financial literacy among citizens, particularly vulnerable groups.

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Income statement

Net income +8.1% in the year, driven by gross margin growing +3.5% and 20% lower provisions, which more than offset the increase in costs

€ million	3Q25	2Q26	3Q26	QoQ (%)	YoY (%)	9M25	9M26	(%)
Net Interest Income	**375**	**382**	**395**	**3.5%**	**5.5%**	**1,117**	**1,151**	**3.0%**
Dividends	4	17	4	-77.1%	-7.1%	16	22	34.3%
Associates	19	42	21	-48.8%	13.9%	79	82	3.4%
Net Fees	130	133	128	-3.8%	-1.5%	392	397	1.3%
Trading income + Exch. Diff.	1	1	1	-24.9%	-36.8%	9	3	-65.0%
Other revenues/(expenses)	(14)	(10)	(5)	55.1%	66.5%	(41)	(25)	37.6%
Gross margin	**515**	**564**	**544**	**-3.5%**	**5.7%**	**1,573**	**1,629**	**3.5%**
Operating expenses	(239)	(249)	(251)	-0.9%	-5.0%	(711)	(746)	-4.9%
Personnel expenses	(145)	(148)	(149)	-0.7%	-2.4%	(431)	(442)	-2.6%
SG&A	(71)	(77)	(78)	-1.1%	-10.1%	(212)	(232)	-9.6%
D&A	(23)	(24)	(24)	-2.3%	-5.5%	(69)	(72)	-4.8%
Pre-Provision Profit	**276**	**315**	**293**	**-7.1%**	**6.4%**	**862**	**884**	**2.5%**
Loan loss provisions	(28)	(23)	(24)	-5.5%	15.2%	(92)	(72)	21.6%
Other provisions	(23)	(22)	(17)	24.6%	26.0%	(69)	(59)	13.9%
Other profits or losses	7	4	1	-69.5%	-82.4%	6	8	23.9%
Pre-Tax profit	**232**	**274**	**253**	**-7.6%**	**9.4%**	**708**	**760**	**7.4%**
Tax	(67)	(73)	(71)	2.5%	-7.1%	(205)	(216)	-5.3%
Minority interests	(0)	0	0	-	-	0	1	198.0%
Attributable net profit	**165**	**201**	**182**	**-9.5%**	**10.1%**	**503**	**543**	**8.1%**

Main changes

Net interest income: Higher asset yields more than compensated the slight increase in cost of deposits.

Fees and commissions: Non-banking fees continue to grow, while the quarterly trend in banking fees was impacted by the implementation of additional loyalty campaigns

Other revenues: lower cost of real estate assets and positive contribution from group affiliates

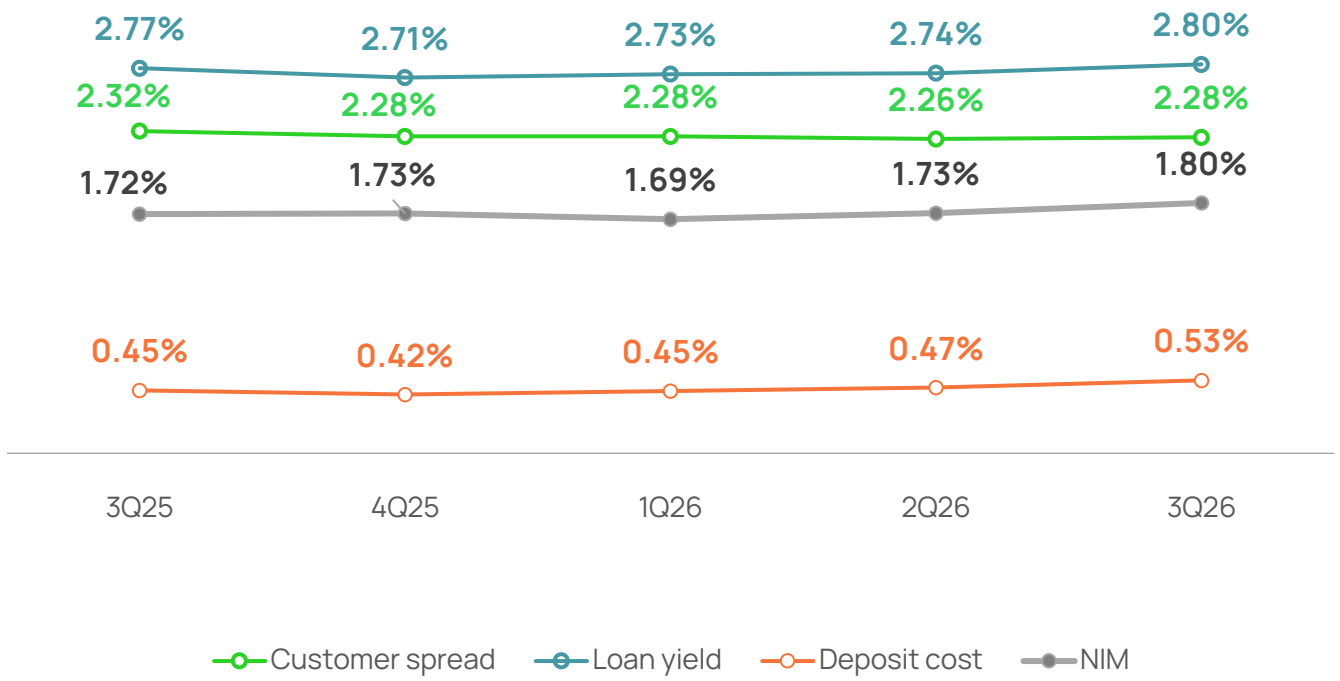
Costs: In line with the guidance for the year, reflecting the collective agreement, new hires and investments in strategic-plan initiatives

Provisions: Maintain positive performance, with all 3 lines improving in the year. Total provisions are 20% lower than in 9M25

Net interest income

Customer spread improved in the quarter due to the higher loan yield

Average quarterly yields and costs(1),(2) (%)

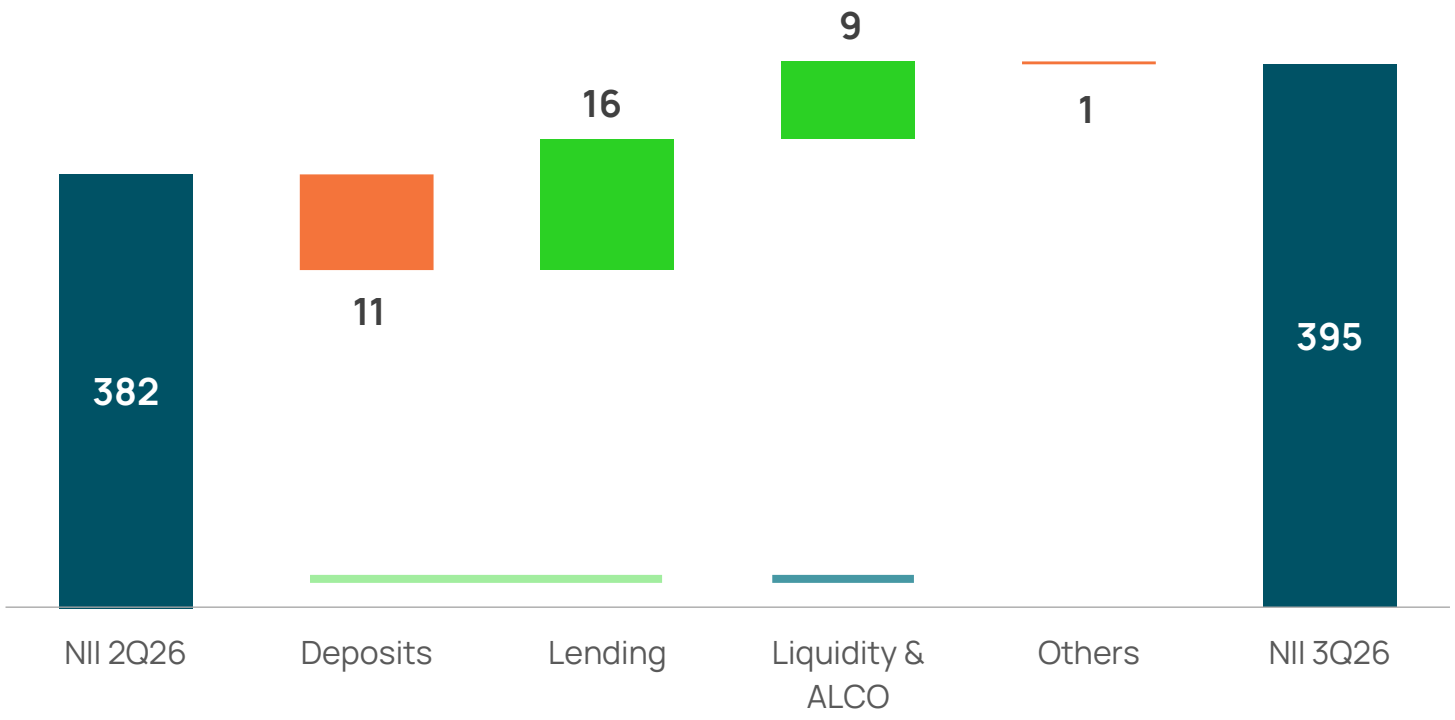


(1) Yields calculated as income over average balances for the quarter
(2) NIM calculated as net interest income over average yielding assets

Net interest income evolution

Net interest income improved in the quarter, supported by the repricing of assets

Quarterly evolution of net interest income (€m)



Deposits: Higher cost mainly explained by higher rates

Lending: Improved contribution from repricing

Liquidity & ALCO: Positive impact mainly from active management of the ALCO portfolio

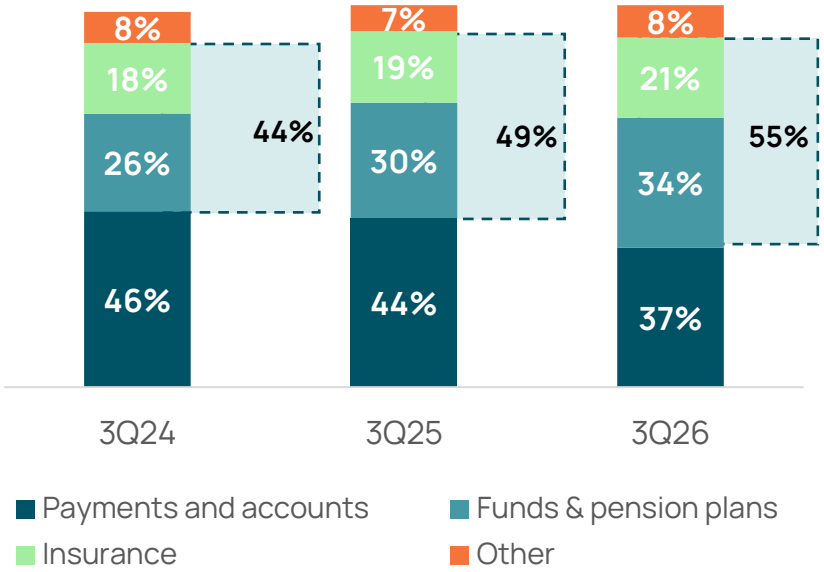
Fee income

Fees continue to evolve toward higher value-added services, which now account for 55% of total fees

Net fees (€m)

€ million	3Q25	2Q26	3Q26	QoQ	YoY	9M25	9M26	YoY
Payments and accounts	**62**	**56**	**51**	**-9.4%**	**-18.4%**	**186**	**167**	**-10.1%**
Non-banking fees	**69**	**78**	**77**	**-2.1%**	**11.6%**	**206**	**230**	**11.7%**
Mutual funds	40	43	45	3.7%	12.8%	113	131	15.7%
Insurance	26	33	29	-9.8%	11.4%	85	91	7.9%
Pension plans	3	3	3	-0.2%	-3.9%	8	8	-3.3%
Other fees	**10**	**10**	**12**	**20.9%**	**22.9%**	**31**	**32**	**2.2%**
Fees paid	**(11)**	**(12)**	**(12)**	**0.2%**	**5.1%**	**(31)**	**(32)**	**3.3%**
Total Net Fees	**130**	**133**	**128**	**-3.7%**	**-1.4%**	**392**	**397**	**1.3%**

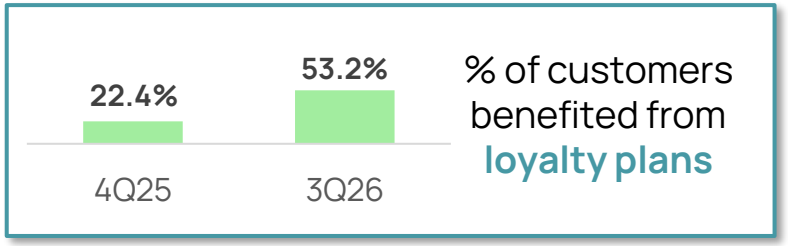
Fee income breakdown (%)



Highly engaged customers in 3Q26 (1)
+7p.p. in last 2 years

41%

(1) Customers in grade 4 (high level of engagement)



Other income

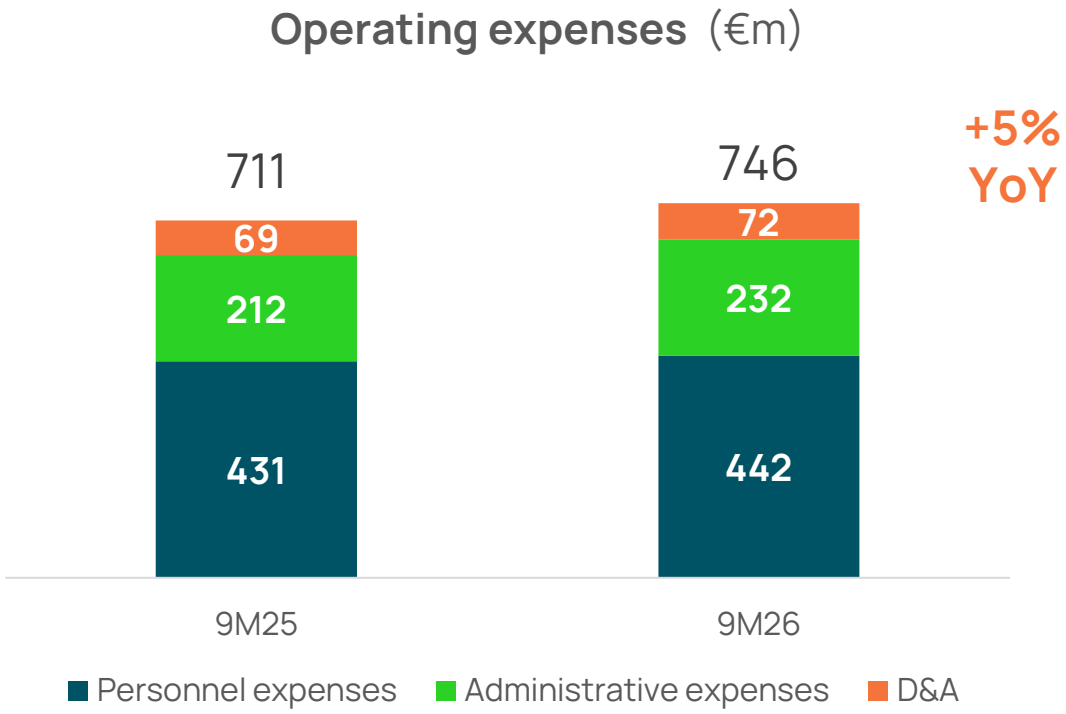
Other income improving owing to lower real estate costs and higher contribution from affiliates

Other income breakdown (€m)

€ million	3Q25	2Q26	3Q26	QoQ(%)	YoY(%)	9M25	9M26	YoY(%)
Dividends	4	17	4	-77.1%	-7.1%	16	22	34.3%
Associates	19	42	21	-48.8%	13.9%	79	82	3.4%
Trading income	1	1	1	-24.9%	-36.8%	9	3	-65.0%
Other revenues/(expenses)	-14	-10	-5	55.1%	66.5%	-41	-25	37.6%
Total	**11**	**50**	**22**	**-56.6%**	**100.7%**	**64**	**82**	**27.2%**

Operating expenses

Operating expenses increased as a result of the investments made under the strategic plan



As part of the strategic plan, we continue investing in workforce **renewal**, **talent** acquisition, and improvements in **processes** and **branch network**

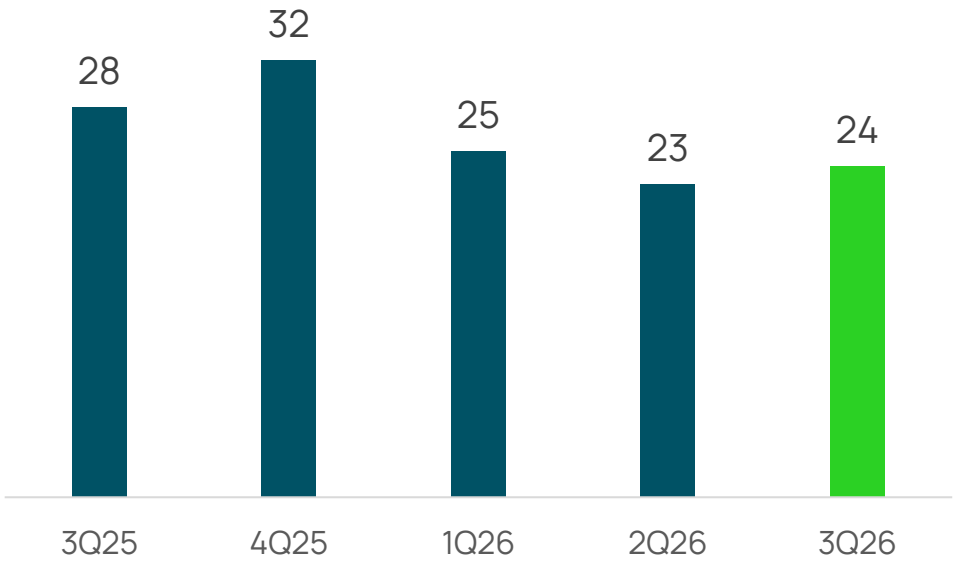
Cost to income ratio 9M26

46%

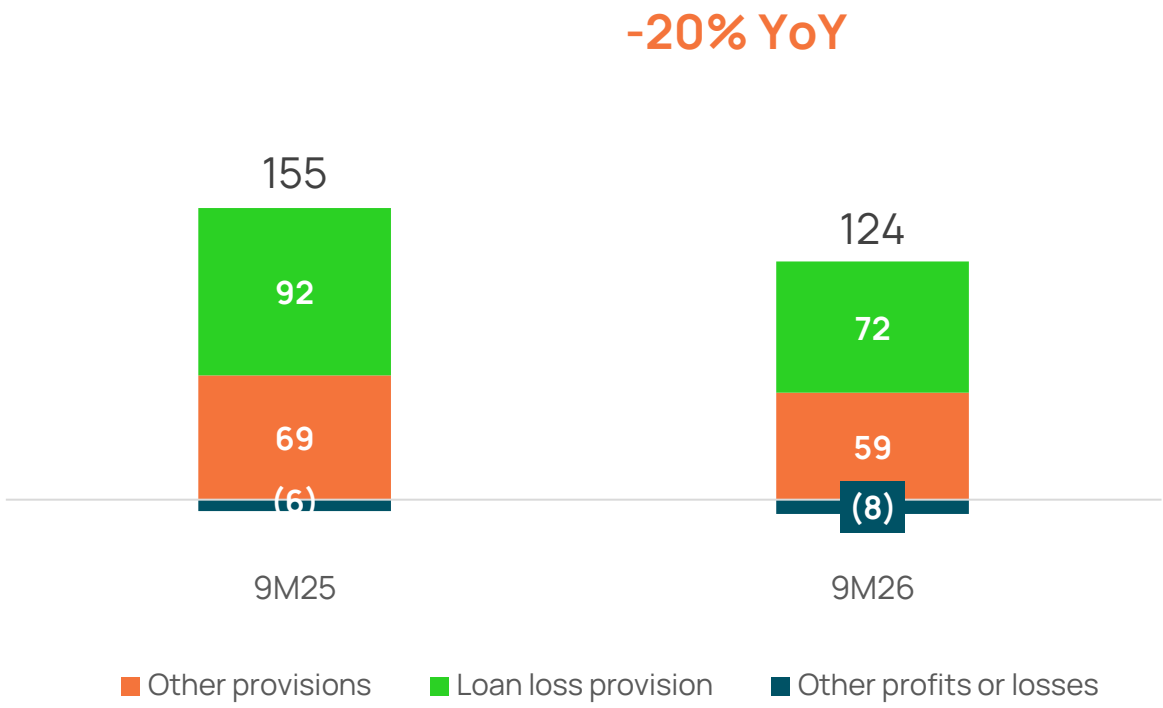
Cost of risk and other provisions

Cost of risk of 19 bps in 3Q (annualized); total provisions down 20% YoY

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



Total provisions evolution (€m)

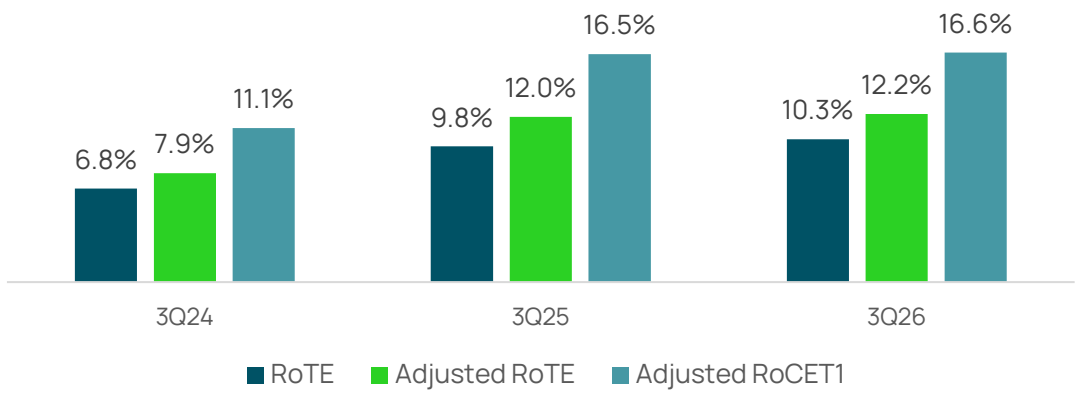


(1) Quarterly annualized cost of risk over gross loans at period end

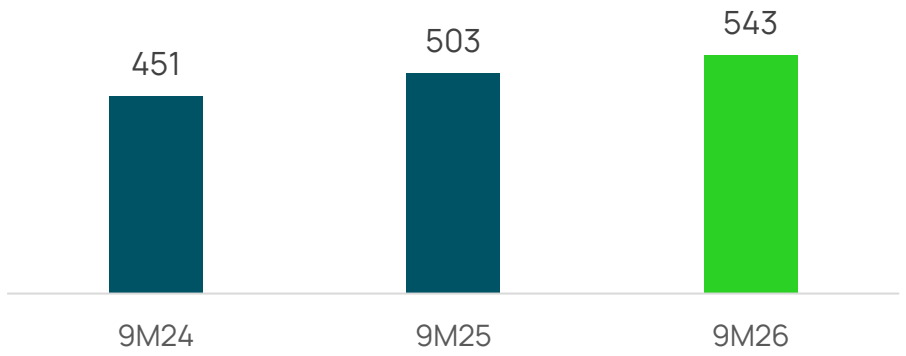
Profitability

The 8.1% improvement in net profit in 9M26 together with the high dividend enabled by a robust capital position generate high value for shareholders

Return on capital evolution (1,2,3) (%)



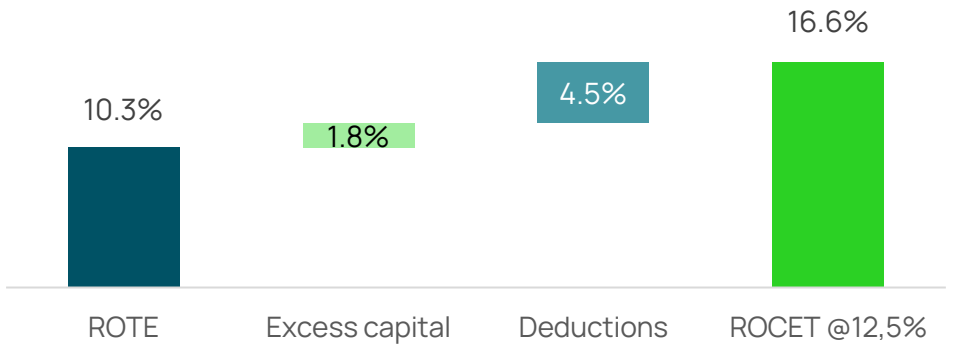
Net profit (€m)



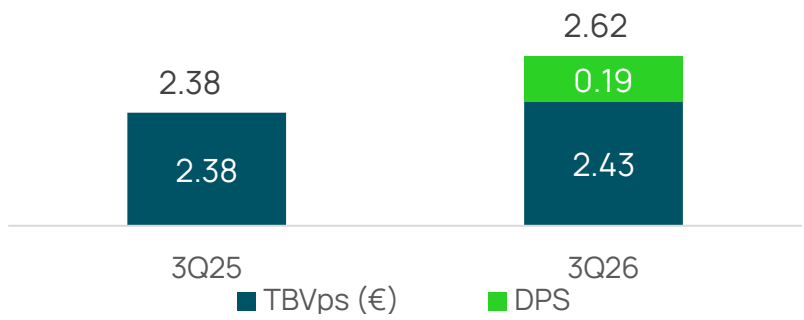
+8% vs 9M25

+20% vs 9M24

Return on capital (1,2,3) (%)



TBV + div. per share (4)



+10%

(1) ROTE calculated with net income for the last 12 months, deducting the AT1 coupon.
(2) Adjusted ROTE assumes a CET1 phased-in of 12.5% as a minimum reference level and deduct AT1 coupons
(3) RoCET is calculated as net income for the last 12 months (deducting the AT1 coupon) over 12.5% of RWA as of 3Q26.
(4) Tangible book value includes €0,10656 of the 2025 final dividend paid in April 2026 and 2026 first interim dividend of 0,0844 paid in September 2026.

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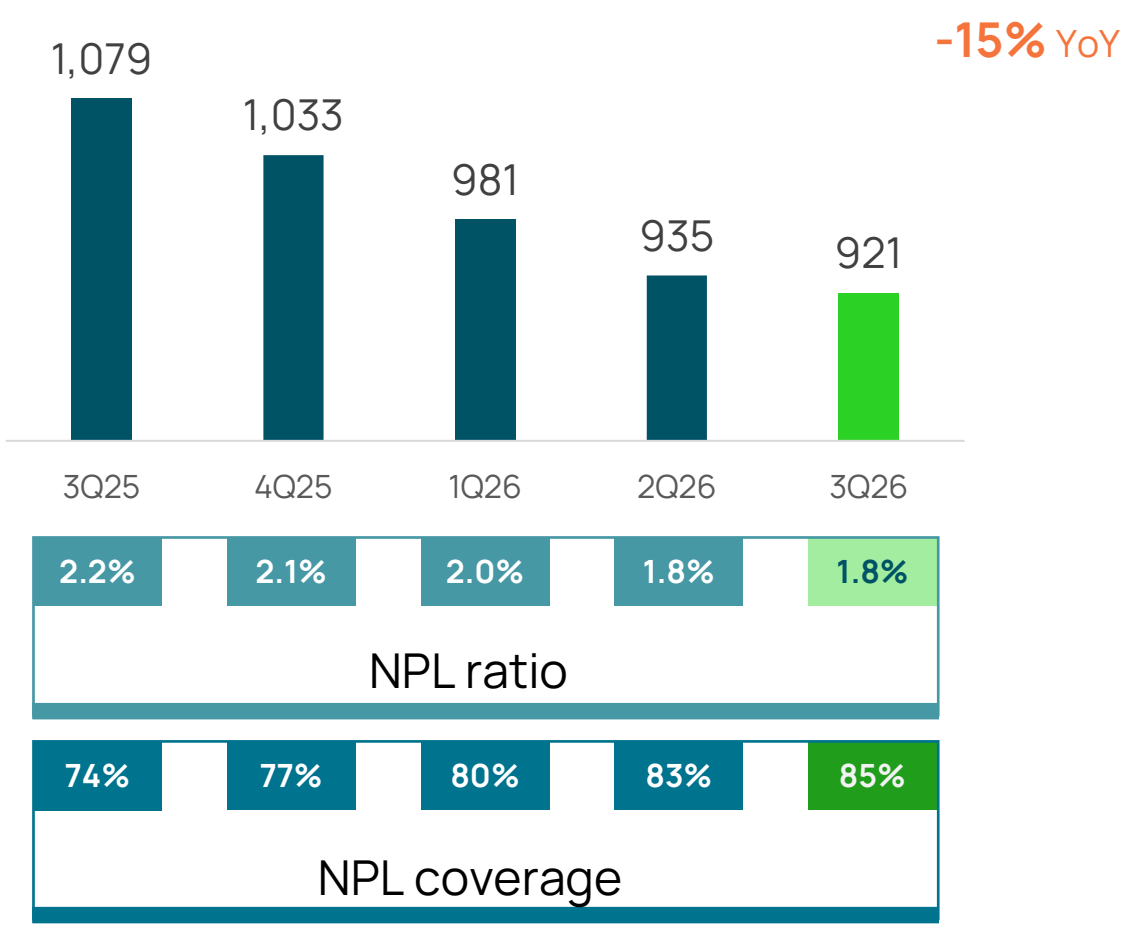
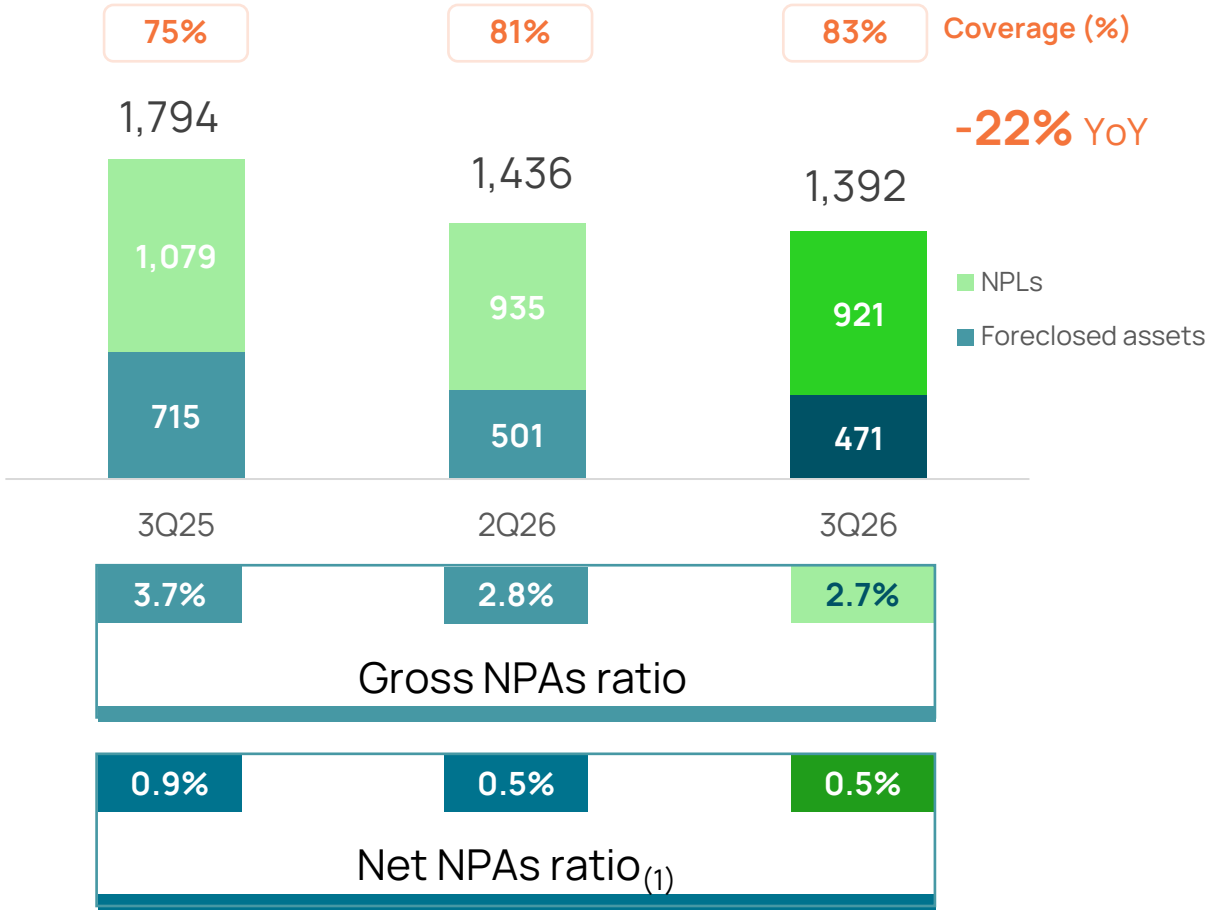
NPLs and NPAs

NPL ratio at 1.8% and NPAs net at 0.5% with NPA coverage ratio at 83% and balances -22% YoY

Non-performing loans (€m)



Gross non-performing assets (*NPAs*) (€m, %)



(1) NPA net of provisions

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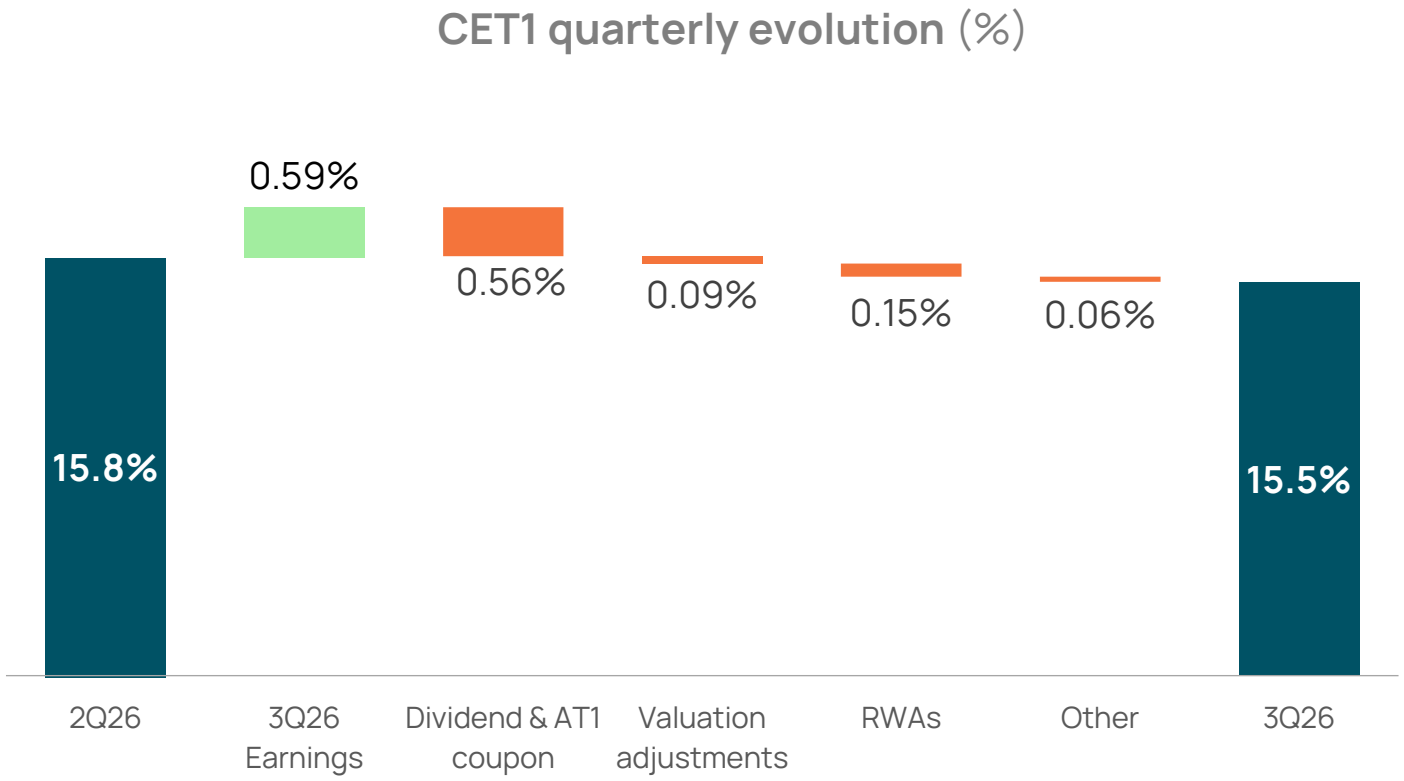
Solvency (I/II)

CET1 down 28 bps in the quarter, reflecting a 95% payout ratio, RWA growth and fair value adjustments



Positive impacts

- Organic generation from net income

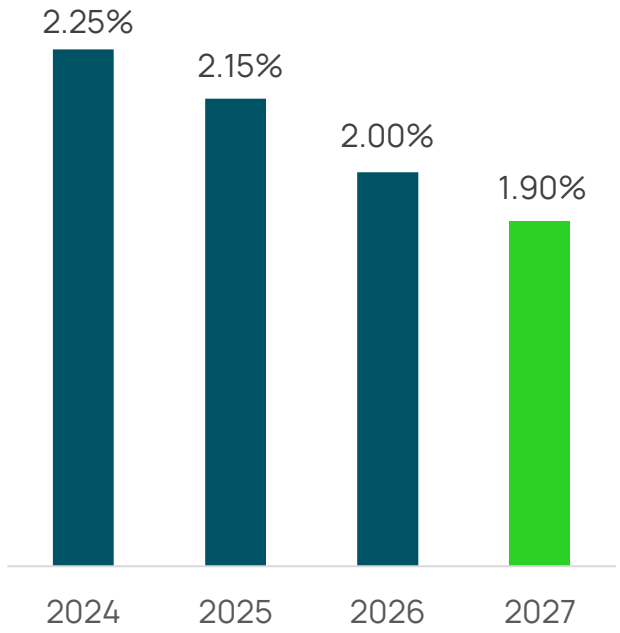
Negative impacts

- Shareholder remuneration and AT1 coupon
- Valuation adjustments
- Organic RWA growth

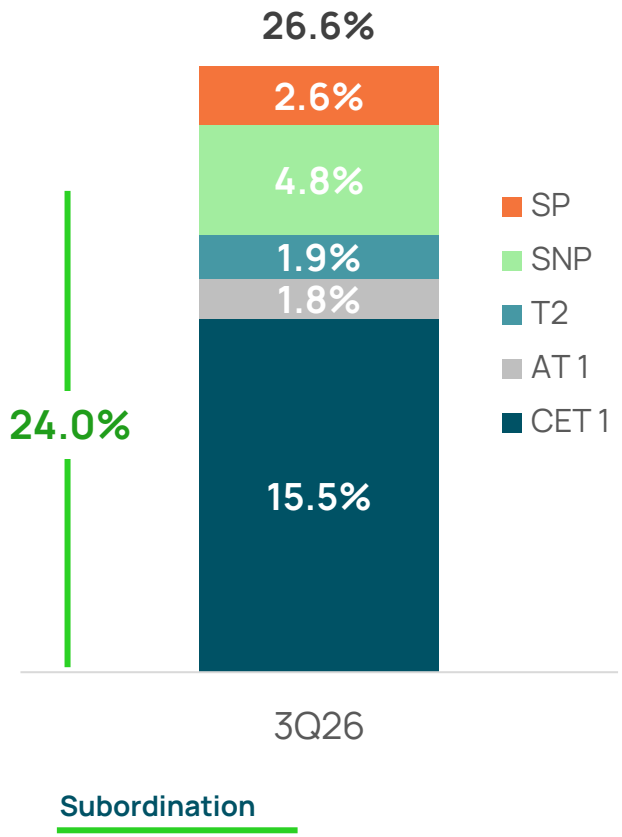
Solvency (II/II)

Comfortable capital position with ample buffers on regulatory requirements

Pillar 2 requirement (%)



Capital Structure – MREL(1)



Subordination

Capital levels and Regulatory Requirements

SREP Requirement (Total) (2)	**13.0%**
MREL Requirement (3)	**24.8%**
CET1 buffer (4)	**€2.1bn**
MDA (5) **buffer**	**621 bps**

Liquidity ratios

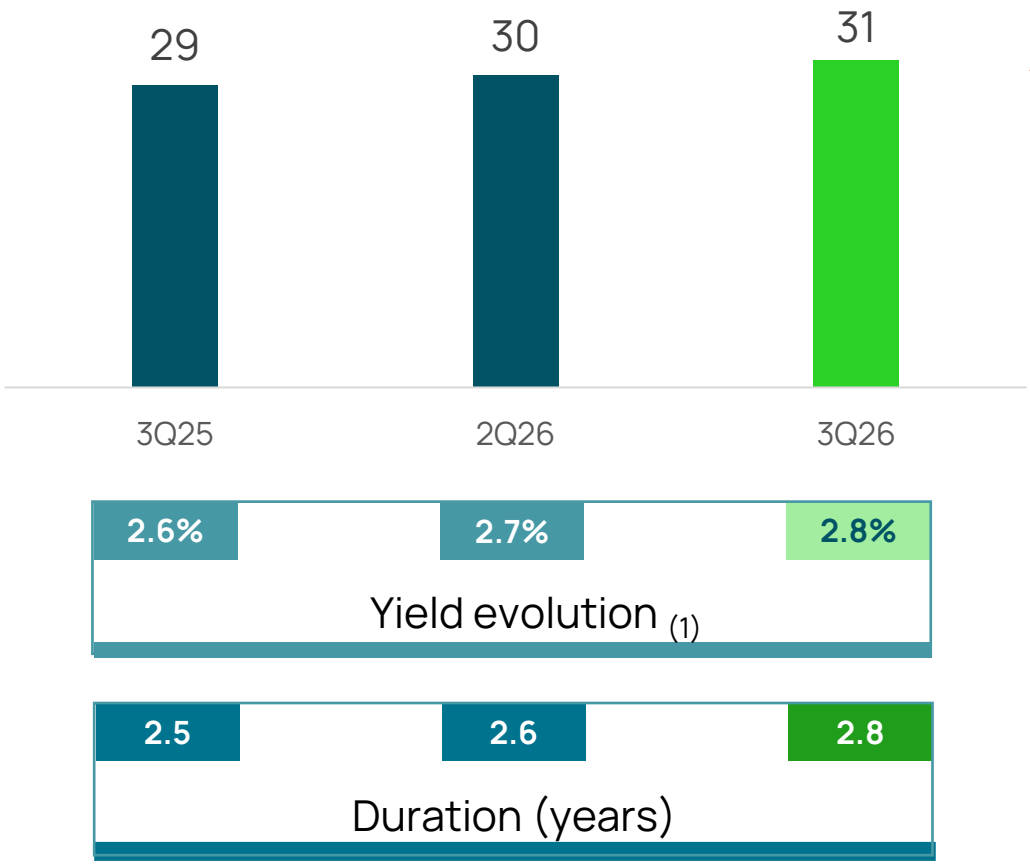
NSFR	**151%**
LCR	**239%**
Loan to deposit	**71%**

(1) Regulatory capital structure (phased in), (2) The SREP requirement includes 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 phased-in total capital less the SREP requirement

Fixed-income portfolio

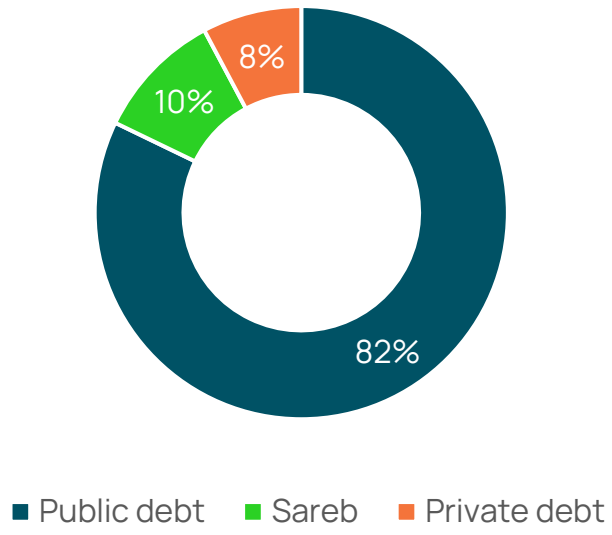
Stable portfolio size, with improved yield while maintaining a conservative profile

Fixed Income portfolio evolution (€bn)



84%
Amortized cost

Fixed Income portfolio breakdown (%)



(1) End-of-period yield

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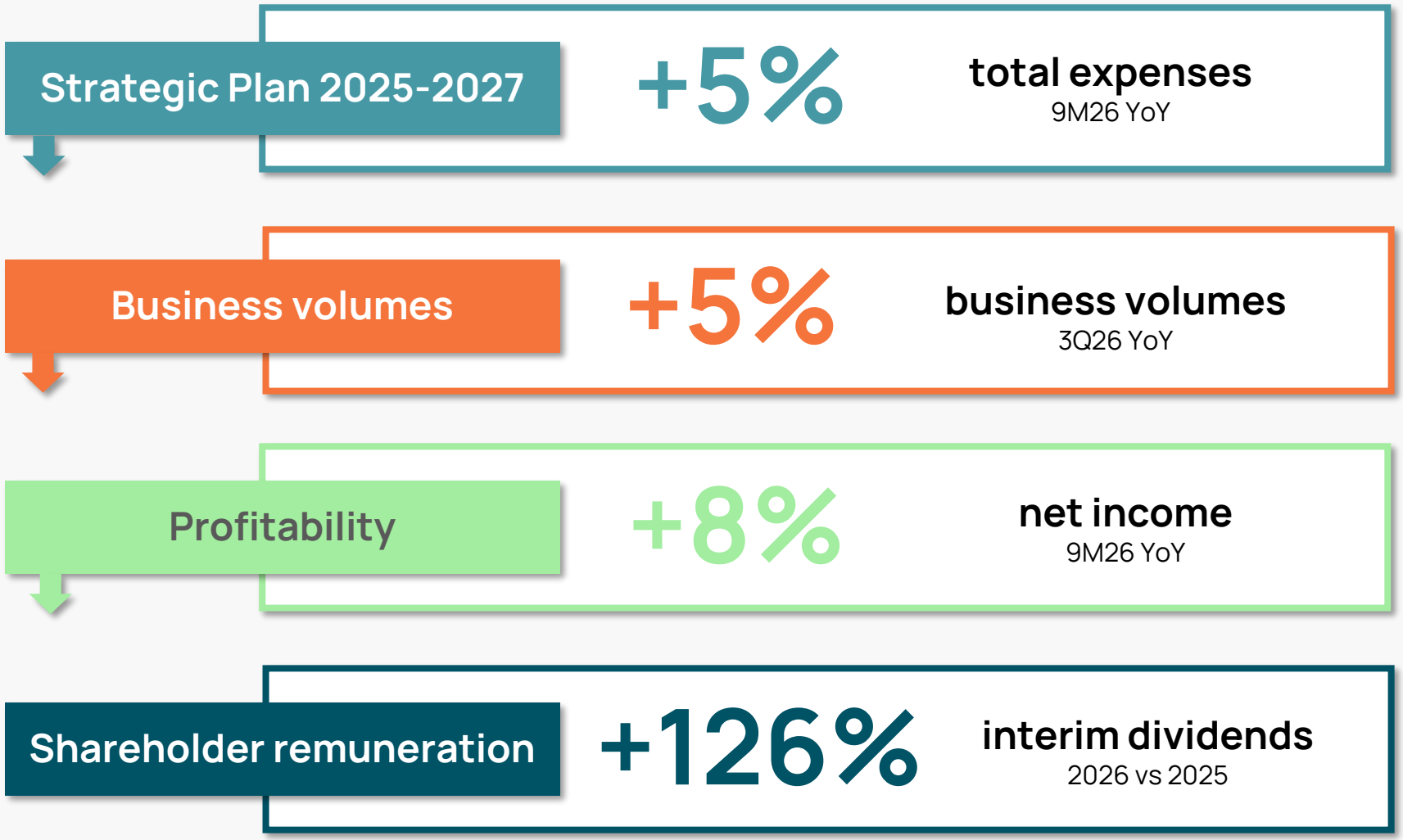
2026 guidance

Meeting guidance as of 9M26

	2026 *Initial guidance*	2026 *2Q26 Update*	2026 *9M26 actuals*
Net interest income	>2025	+Low-Mid SD	+3% ✓
Fees	+*LSD*	+*LSD*	+1% ✓
Costs	+*MSD*	+*MSD*	+5% ✓
Cost of risk	<30 bps	20–25 bps	19 bps ✓
Business volume(1)	~3%	~3%	+5% ✓
Net profit(2)	>2025	+*MSD*	+8% ✓

(1) Includes performing loans, customer deposits and off-balance-sheet funds.
(2) Forecasts and estimates are based on current information, but could change due to external factors such as economic, regulatory or market conditions

Final remarks



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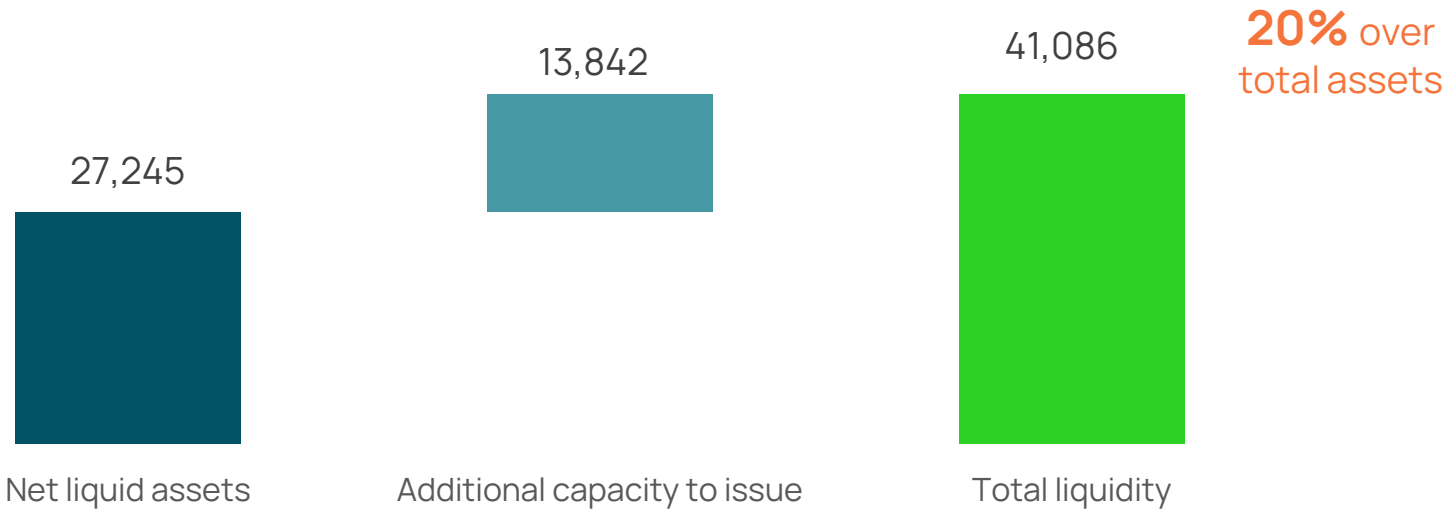
Liquidity

Liquid assets (€m)



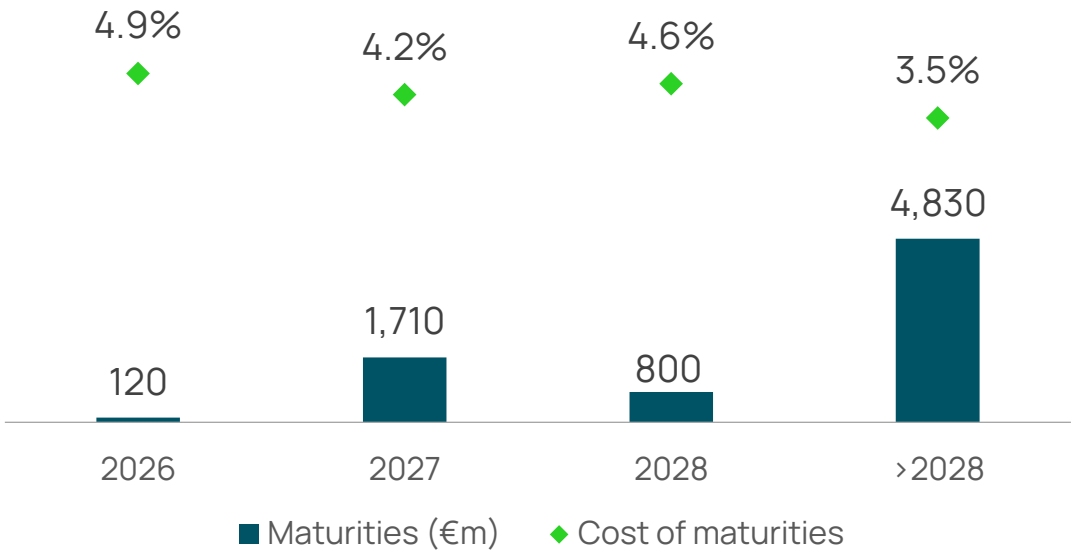
Wholesale funding

Wholesale funding: breakdown and maturity (1)

Instrument	2026	2027	2028	>2028	Total
AT1	120	-	-	500	620
Tier 2	-	300	-	300	600
Senior non-preferred	-	300	-	1,200	1,500
Senior preferred	-	-	800	-	800
Covered bonds	-	1,110	-	2,830	3,940
Total	**120**	**1,710**	**800**	**4,830**	**7,460**

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

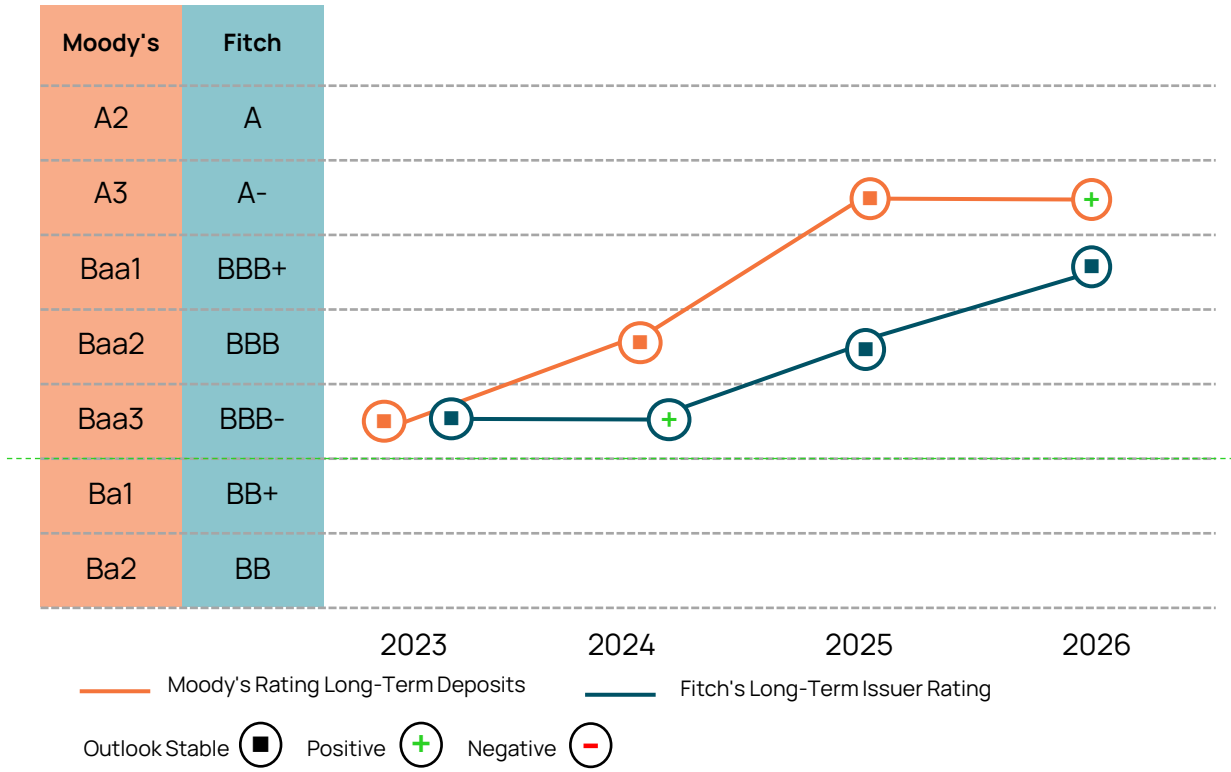
Maturities breakdown (1,2)



(2) Excludes €47 million of PeCocos

Ratings

Long-term rating evolution



Investment Grade

Current rating per instrument

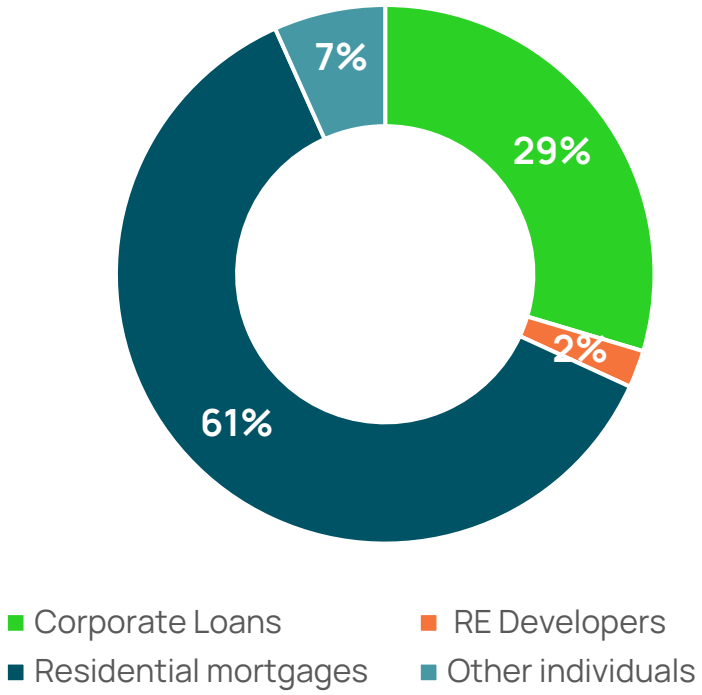
Fitch	
A	
A-	*LT Deposits*
BBB+	*SP*
BBB	*SNP*
BBB-	*T2*
BB+	
BB	*AT1*

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

Note: Information as of September 2026

Non-performing loans

NPL structure (%)



NPL ratio by segment (%)

Loan portfolio (€m)	3Q25	2Q26	3Q26
Corporates (incl. RED)	3.9%	2.7%	2.5%
Residential mortgages	2.1%	1.9%	1.9%
Consumer & other	1.8%	1.4%	1.8%
Total NPL Ratio	**2.2%**	**1.8%**	**1.8%**

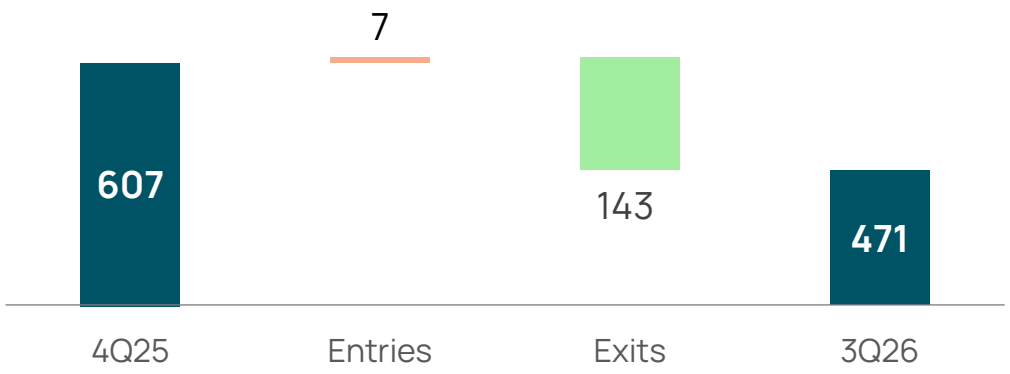
Breakdown of NPLs and stages

Credit breakdown by stages

September 2026 (€m)	*Stage 1*	*Stage 2*	*Stage 3*
Gross balance	47,497	1,874	921
Coverage	250	125	403
Coverage level (%)	0.5%	6.7%	43.8%

Foreclosed assets

Evolution of foreclosed assets (€m)



Breakdown of foreclosed assets (€m)

Foreclosed assets (€m)	Gross Debt	NBV	Coverage (%)
Residential	135	51	63%
Building under construction	25	1	97%
Commercial RE	58	21	63%
Land	253	29	89%
Total	**471**	**101**	**79%**

Share and book value

Share and liquidity:	3Q25	2Q26	3Q26
# O/S shares (m)	2,571	2,571	2,571
Last price (€)	2.33	3.12	3.54
Max price (€)	2.45	3.19	3.67
Min price (€)	1.98	2.57	3.16
Avg. daily traded volume (#shares m)	6.89	5.31	3.82
Avg. daily traded volume (€m)	15.05	14.98	13.26
Market Capitalization (€m)	5,991	8,018	9,098
Book Value:			
BV(1) exc. minorities (€m)	6,272	6,459	6,416
TBV(2) (€m)	6,121	6,292	6,242
Ratios:			
BVps (€)	2.44	2.51	2.50
TBVps (€)	2.38	2.45	2.43
PBV	**0.96x**	**1.24x**	**1.42x**
PTBV	**0.98x**	**1.27x**	**1.46x**

(1) Book value excludes €168 million of AT1 and accumulated other comprehensive income
(2) Tangible book value excludes €55 million of goodwill from associates.

Income statement

€ million	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ (%)	YoY (%)
Net interest income	**384**	**381**	**369**	**374**	**375**	**378**	**373**	**382**	**395**	**3.5%**	**5.5%**
Dividends	5	1	1	12	4	6	1	17	4	-77.1%	-7.1%
Equity-accounted income	15	13	22	39	19	14	19	42	21	-48.8%	13.9%
Net fees	125	131	132	130	130	135	136	133	128	-3.8%	-1.5%
Trading income	4	5	4	4	1	3	1	1	1	-24.9%	-36.8%
Other operating income and expenses	(19)	(10)	(12)	(15)	(14)	(14)	(11)	(10)	(5)	55.1%	66.5%
Gross income	**514**	**521**	**515**	**543**	**515**	**521**	**520**	**564**	**544**	**-3.5%**	**5.7%**
Administrative expenses and depreciation	(228)	(230)	(235)	(237)	(239)	(243)	(245)	(249)	(251)	-0.9%	-5.0%
Personnel expenses	(138)	(143)	(142)	(144)	(145)	(143)	(145)	(148)	(149)	-0.7%	-2.4%
General expenses	(68)	(65)	(71)	(70)	(71)	(76)	(77)	(77)	(78)	-1.1%	-10.1%
Depreciation	(22)	(22)	(22)	(23)	(23)	(24)	(23)	(24)	(24)	-2.3%	-5.5%
Operating income	**286**	**291**	**280**	**306**	**276**	**278**	**275**	**315**	**293**	**-7.1%**	**6.4%**
Financial asset impairments	(27)	(24)	(32)	(32)	(28)	(32)	(25)	(23)	(24)	-5.5%	15.2%
Other provisions	(34)	(96)	(22)	(24)	(23)	(51)	(20)	(22)	(17)	24.6%	26.0%
o/w restructuring expenses	-	(38)	-	-	-	(27)	-	-	-	n/a	n/a
Other impairments / reversal	(3)	(8)	0	(2)	7	(1)	2	4	1	-69.5%	-82.4%
Profit before tax	**222**	**163**	**227**	**249**	**232**	**194**	**232**	**274**	**253**	**-7.6%**	**9.4%**
Taxes	(65)	(41)	(69)	(69)	(67)	(63)	(71)	(73)	(71)	2.5%	-7.1%
Minorities	0	0	0	0	(0)	1	0	0	0	-30.1%	-
Attributable net income	**157**	**122**	**158**	**179**	**165**	**130**	**161**	**201**	**182**	**-9.5%**	**10.1%**

Balance sheet

€ million	30/09/2025	31/12/2025	31/03/2026	30/06/2026	30/09/2026
Cash and cash balances at central banks	5,792	5,761	5,693	4,173	1,876
Financial assets held for trading and at P&L	285	1,033	1,079	899	1,323
Financial assets at fair value through other comprehensive income	5,015	4,593	4,999	5,235	5,709
Loans and advances at amortized cost	51,566	54,607	54,205	56,020	55,877
Loans and advances to central banks and credit inst,	3,101	6,055	5,423	4,842	4,947
Loans and advances to customers	48,465	48,552	48,782	51,178	50,930
Debt securities at amortized cost	24,379	23,882	24,604	24,368	24,106
Derivatives and hedges	1,273	1,527	1,416	1,327	1,988
Investments in joint ventures and associates	935	853	929	963	1,004
Tangible assets	1,534	1,524	1,504	1,489	1,477
Intangible assets	96	105	100	112	119
Tax assets	4,296	4,261	4,298	4,202	4,339
Other assets and NCAHFS	355	278	260	369	43
Total assets	**95,527**	**98,428**	**99,087**	**99,158**	**97,860**
Financial liabilities held for trading and at P&L	163	515	554	197	670
Financial liabilities at amortized cost	85,734	88,210	88,573	89,338	87,701
Deposits from credit institutions	4,063	6,114	4,989	4,454	4,768
Customer deposits	74,603	75,430	76,929	76,264	75,395
Debt securities issued	4,620	3,950	3,936	4,674	4,546
Other financial liabilities	2,447	2,715	2,719	3,945	2,993
Derivatives and hedges	523	554	956	858	1,404
Provisions	757	742	718	696	671
Tax liabilities	446	382	385	429	430
Other liabilities	924	935	857	867	632
Total liabilities	**88,546**	**91,337**	**92,042**	**92,384**	**91,509**
Own funds	6,820	6,937	7,090	6,627	6,584
Accumulated other comprehensive income	144	136	(63)	130	(250)
Minority interests	17	17	18	17	18
Total equity	**6,980**	**7,091**	**7,045**	**6,775**	**6,352**
Total equity (excl, AT1)	***6,433***	***6,543***	**6,498**	**6,607**	**6,184**
Total liabilities and equity	**95,527**	**98,428**	**99,087**	**99,158**	**97,860**

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