

UNICAJA BANCO, S.A. AND ITS' SUBSIDIARIES (UNICAJA BANCO GROUP)
CONSOLIDATED BALANCE SHEET AT 31 DECEMBER 2014

Thousand euros

ASSETS		LIABILITIES	
1. CASH AND BALANCES AT CENTRAL BANKS	611,917	1. FINANCIAL LIABILITIES HELD FOR TRADING	64,582
2. FINANCIAL ASSETS HELD FOR TRADING	228,871	1.1. DEPOSITS FROM CENTRAL BANKS	-
2.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	-	1.2. DEPOSITS FROM CREDIT INSTITUTIONS	-
2.2. LOANS AND ADVANCES TO OTHER DEBTORS	-	1.3. DEPOSITS FROM OTHER CREDITORS	-
2.3. DEBT SECURITIES	176,425	1.4. DEBT SECURITIES ISSUED	-
2.4. EQUITY INSTRUMENTS	-	1.5. TRADING DERIVATIVES	64,582
2.5. TRADING DERIVATIVES	52,446	1.6. SHORT POSITIONS	-
Memorandum item: Loaned or advanced as collateral	-	1.7. OTHER FINANCIAL LIABILITIES	-
3. OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	-	2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	-
3.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	-	2.1. DEPOSITS FROM CENTRAL BANKS	-
3.2. LOANS AND ADVANCES TO OTHER DEBTORS	-	2.2. DEPOSITS FROM CREDIT INSTITUTIONS	-
3.3. DEBT SECURITIES	-	2.3. DEPOSITS FROM OTHER CREDITORS	-
3.4. EQUITY INSTRUMENTS	-	2.4. DEBT SECURITIES ISSUED	-
Memorandum item: Loaned or advanced as collateral	-	2.5. SUBORDINATED LIABILITIES	-
4. AVAILABLE-FOR-SALE FINANCIAL ASSETS	12,503,087	2.6. OTHER FINANCIAL LIABILITIES	-
4.1. DEBT SECURITIES	11,575,532	3. FINANCIAL LIABILITIES AT AMORTISED COST	63,007,812
4.2. EQUITY INSTRUMENTS	927,555	3.1. DEPOSITS FROM CENTRAL BANKS	8,721,715
Memorandum item: Loaned or advanced as collateral	2,339,387	3.2. DEPOSITS FROM CREDIT INSTITUTIONS	1,397,150
5. LOANS AND RECEIVABLES	37,670,583	3.3. DEPOSITS FROM OTHER CREDITORS	49,171,162
5.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	762,809	3.4. DEBT SECURITIES ISSUED	1,877,739
5.2. LOANS AND ADVANCES TO OTHER DEBTORS	35,086,336	3.5. SUBORDINATED LIABILITIES	647,832
5.3. DEBT SECURITIES	1,821,438	3.6. OTHER FINANCIAL LIABILITIES	1,192,214
Memorandum item: Loaned or advanced as collateral	3,077,733	4. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-
6. HELD-TO-MATURITY INVESTMENTS	9,639,624	5. HEDGING DERIVATIVES	56,725
Memorandum item: Loaned or advanced as collateral	2,249,963	6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS HELD FOR SALE	13,350
7. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-	7. INSURANCE CONTRACTS LIABILITIES	29,528
8. HEDGING DERIVATIVES	921,921	8. PROVISIONS	724,487
9. NON-CURRENT ASSETS HELD FOR SALE	931,290	8.1. PROVISIONS FOR PENSIONS AND SIMILAR OBLIGATIONS	353,633
10. INVESTMENTS	424,115	8.2. PROVISIONS FOR TAXES AND OTHER LEGAL CONTINGENCIES	-
10.1. ASSOCIATES	305,265	8.3. PROVISIONS FOR CONTINGENT LIABILITIES AND COMMITMENTS	119,270
10.2. JOINTLY-CONTROLLED ENTITIES	118,850	8.4. OTHER PROVISIONS	251,584
11. INSURANCE CONTRACTS LINKED TO PENSIONS	147,763	9. TAX LIABILITIES	533,864
12. REINSURANCE ASSETS	7,074	9.1. CURRENT	16,668
13. TANGIBLE ASSETS	1,385,970	9.2. DEFERRED	517,196
13.1. PROPERTY, PLANT AND EQUIPMENT	1,031,047	10. WELFARE FUNDS	-
13.1.1. FOR OWN USE	1,031,047	11. OTHER LIABILITIES	227,790
13.1.2. LEASED OUT UNDER OPERATING LEASE	-		
13.1.3. ASSIGNED TO WELFARE PROJECTS	-		
13.2. INVESTMENT PROPERTIES	354,923		
Memorandum item: Acquired under finance lease	3,507		
14. INTANGIBLE ASSETS	1,771		
14.1. GOODWILL	184		
14.2. OTHER INTANGIBLE ASSETS	1,587		
15. TAX ASSETS	2,747,643		
15.1. CURRENT	89,386		
15.2. DEFERRED	2,658,257		
16. OTHER ASSETS	728,786		
16.1. INVENTORY	593,892		
16.2. OTHER	134,894		
TOTAL ASSETS	67,950,415	TOTAL LIABILITIES	64,658,138
		EQUITY	
		1. SHAREHOLDERS' EQUITY	2,673,810
		1.1. ASSIGNED CAPITAL	881,288
		1.1.1. REGISTERED	881,288
		1.1.2. LESS: NON-DEMANDED CAPITAL	-
		1.2. SHARE PREMIUM	1,132,857
		1.3. RESERVES	86,462
		1.3.1. ACCUMULATED RESERVES (LOSSES)	286,609
		1.3.2. RESERVES (LOSSES) OF ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	(200,147)
		1.4. OTHER EQUITY INSTRUMENTS	98,682
		1.4.1. EQUITY COMPONENT OF COMPOUND FINANCIAL INSTRUMENTS	98,682
		1.4.2. NON-VOTING EQUITY UNITS AND ASSOCIATE FUNDS (SAVINGS BANKS)	-
		1.4.3. OTHER	-
		1.5. LESS: TREASURY SHARES	-
		1.6. PROFIT OR LOSS ATTRIBUTED TO THE GROUP	474,521
		1.7. LESS: DIVIDENDS AND REMUNERATION	-
		2. VALUATION ADJUSTMENTS	292,105
		2.1. AVAILABLE-FOR-SALE FINANCIAL ASSETS	289,450
		2.2. CASH FLOW HEDGES	794
		2.3. HEDGES OF NET INVESTMENTS IN OPERATIONS ABROAD	-
		2.4. EXCHANGE DIFFERENCES	(52)
		2.5. NON-CURRENT ASSETS HELD FOR SALE	-
		2.6. ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	6,173
		2.7. OTHER VALUATION ADJUSTMENTS	(4,260)
		3. MINORITY INTERESTS	326,362
		3.1. VALUATION ADJUSTMENTS	5,074
		3.2. OTHER	321,288
		TOTAL EQUITY	3,292,277
		TOTAL LIABILITIES AND EQUITY	67,950,415
MEMORANDUM ITEMS			
1. CONTINGENT EXPOSURES	1,357,712		
2. CONTINGENT COMMITMENTS	3,401,911		