

UNICAJA BANCO, S.A. AND ITS' SUBSIDIARIES (UNICAJA BANCO GROUP)
CONSOLIDATED BALANCE SHEET AT 31 DECEMBER 2015

Thousand euros

ASSETS		LIABILITIES	
1. CASH AND BALANCES AT CENTRAL BANKS	1,578,317	1. FINANCIAL LIABILITIES HELD FOR TRADING	125,280
2. FINANCIAL ASSETS HELD FOR TRADING	94,012	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	38,096	1.4. DEBT SECURITIES ISSUED	-
2.4. EQUITY INSTRUMENTS	-	1.5. TRADING DERIVATIVES	125,280
2.5. TRADING DERIVATIVES	55,916	1.6. SHORT POSITIONS	-
Memorandum item: Loaned or advanced as collateral	20,371	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	9,810,055	2.6. OTHER FINANCIAL LIABILITIES	-
4.1. DEBT SECURITIES	8,811,917	3. FINANCIAL LIABILITIES AT AMORTISED COST	55,577,323
4.2. EQUITY INSTRUMENTS	998,138	3.1. DEPOSITS FROM CENTRAL BANKS	2,417,036
Memorandum item: Loaned or advanced as collateral	2,772,069	3.2. DEPOSITS FROM CREDIT INSTITUTIONS	1,340,275
5. LOANS AND RECEIVABLES	34,712,511	3.3. DEPOSITS FROM OTHER CREDITORS	49,528,592
5.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	660,639	3.4. DEBT SECURITIES ISSUED	681,271
5.2. LOANS AND ADVANCES TO OTHER DEBTORS	33,088,100	3.5. SUBORDINATED LIABILITIES	621,607
5.3. DEBT SECURITIES	963,772	3.6. OTHER FINANCIAL LIABILITIES	988,542
Memorandum item: Loaned or advanced as collateral	4,260,114	4. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-
6. HELD-TO-MATURITY INVESTMENTS	7,239,598	5. HEDGING DERIVATIVES	107,797
Memorandum item: Loaned or advanced as collateral	6,983,094	6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS HELD FOR SALE	-
7. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-	7. INSURANCE CONTRACTS LIABILITIES	31,040
8. HEDGING DERIVATIVES	738,060	8. PROVISIONS	747,964
9. NON-CURRENT ASSETS HELD FOR SALE	852,902	8.1. PROVISIONS FOR PENSIONS AND SIMILAR OBLIGATIONS	312,089
10. INVESTMENTS	359,131	8.2. PROVISIONS FOR TAXES AND OTHER LEGAL CONTINGENCIES	-
10.1. ASSOCIATES	233,985	8.3. PROVISIONS FOR CONTINGENT LIABILITIES AND COMMITMENTS	106,251
10.2. JOINTLY-CONTROLLED ENTITIES	125,146	8.4. OTHER PROVISIONS	329,624
11. INSURANCE CONTRACTS LINKED TO PENSIONS	142,311	9. TAX LIABILITIES	295,404
12. REINSURANCE ASSETS	8,208	9.1. CURRENT	12,214
13. TANGIBLE ASSETS	1,490,899	9.2. DEFERRED	283,190
13.1. PROPERTY, PLANT AND EQUIPMENT	1,057,160	10. WELFARE FUNDS	-
13.1.1. FOR OWN USE	1,057,160	11. OTHER LIABILITIES	171,076
13.1.2. LEASED OUT UNDER OPERATING LEASE	-		
13.1.3. ASSIGNED TO WELFARE PROJECTS	-		
13.2. INVESTMENT PROPERTIES	433,739		
Memorandum item: Acquired under finance lease	2,269		
14. INTANGIBLE ASSETS	1,194		
14.1. GOODWILL	184		
14.2. OTHER INTANGIBLE ASSETS	1,010		
15. TAX ASSETS	2,590,644		
15.1. CURRENT	63,554		
15.2. DEFERRED	2,527,090		
16. OTHER ASSETS	693,987		
16.1. INVENTORY	542,054		
16.2. OTHER	151,933		
TOTAL ASSETS	60,311,829	TOTAL LIABILITIES	57,055,884
		EQUITY	
		1. SHAREHOLDERS' EQUITY	2,833,525
		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	534,067
		1.3.1. ACCUMULATED RESERVES (LOSSES)	832,608
		1.3.2. RESERVES (LOSSES) OF ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	(298,541)
		1.4. OTHER EQUITY INSTRUMENTS	98,652
		1.4.1. EQUITY COMPONENT OF COMPOUND FINANCIAL INSTRUMENTS	98,652
		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	186,661
		1.7. LESS: DIVIDENDS AND REMUNERATION	-
		2. VALUATION ADJUSTMENTS	142,313
		2.1. AVAILABLE-FOR-SALE FINANCIAL ASSETS	115,436
		2.2. CASH FLOW HEDGES	1,859
		2.3. HEDGES OF NET INVESTMENTS IN OPERATIONS ABROAD	-
		2.4. EXCHANGE DIFFERENCES	14
		2.5. NON-CURRENT ASSETS HELD FOR SALE	-
		2.6. ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	26,579
		2.7. OTHER VALUATION ADJUSTMENTS	(1,575)
		3. MINORITY INTERESTS	280,107
		3.1. VALUATION ADJUSTMENTS	7,794
		3.2. OTHER	272,313
		TOTAL EQUITY	3,255,945
		TOTAL LIABILITIES AND EQUITY	60,311,829
MEMORANDUM ITEMS			
1. CONTINGENT EXPOSURES	1,096,422		
2. CONTINGENT COMMITMENTS	3,231,695		