## UNICAJA BANCO, S.A.

## CONSOLIDATED BALANCE SHEET AT 31 DECEMBER 2019

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	4,558,815	Financial liabilities held for trading	25,11
Financial assets held for trading	35,298	Derivatives	25,11
Derivatives	7,966	Short positions	
Equity instruments Debt securities	27,332	Deposits Central Banks	
Loans and advances		Credit institutions	
Central Banks	-	Customers	
Credit institutions	-	Debt securities issued	
Customers	-	Other financial liabilities	
Aemorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities designated at fair value through profit or loss	
on-trading financial assets mandatorily at fair value through profit or loss	92,664	Deposits Central Banks	
Equity instruments Debt securities	92,664	Central Banks Credit institutions	
Loans and advances	52,004	Customers	
Central Banks	-	Debt securities issued	
Credit institutions	-	Other financial liabilities	
Customers	-	Memorandum item: subordinated debt	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	50,204,6
inancial assets designated at fair value through profit or loss	-	Deposits	48,810,2
Debt securities Loans and advances	-	Central Banks Credit institutions	3,302,9 2,538,4
Central Banks		Customers	42,968,8
Credit institutions	-	Debt securities issued	357,9
Customers	-	Other financial liabilities	1,036,5
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	297,90
inancial assets at fair value through other comprehensive income	1,886,161	Derivatives - Hedge accounting	427,7
Equity instruments	636,091	Fair value changes of the hedged items in portfolio hedge of interest rate risk	(30 C
Debt securities Loans and advances	1,250,070	Liabilities under insurance and reinsurance contracts Provisions	630,6 921,1
Loans and advances Central Banks	-	Provisions Pensions and other post employment defined benefit obligations	921,1 62,7
Credit institutions		Other long term employee benefits	203,6
Customers	-	Pending legal issues and tax litigation	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	57,301	Commitments and guarantees given	128,2
inancial assets at amortised cost	44,679,791	Other provisions	526,4
Debt securities	16,662,155	Tax liabilities	325,3
Loans and advances	28,017,636	Current tax liabilities	32,3
Central Banks Credit institutions	459,323	Deferred tax liabilities Share capital repayable on demand	292,9
Customers	459,323 27,558,313	Other liabilities	202,4
Vemorandum item: Loaned or advanced as collateral (sale or pledge)	7,952,679	o/w: social work fund (only savings banks and credit cooperatives)	202,4
Derivatives - Hedge accounting	507,229	Liabilities included in disposal groups classified as held for sale	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-		
Investments in joint ventures and associates	363,347		
Jointly-controlled entities	48,440		
Associates	314,907		
		TOTAL LIABILITIES	52,737,22
Assets under reinsurance and insurance contracts		TOTAL LABILITIES	
Tangible assets	1,161,954		
Tangible assets Property, plant and equipment	<b>1,161,954</b> 880,209	ΕQUITY	0.070.0
Tangible assets Property, plant and equipment For own use	1,161,954	EQUITY Own Funds	
Tangible assets Property, plant and equipment For own use Leased out under operating lease	<b>1,161,954</b> 880,209	EQUITY Own Funds Capital	1,610,3
Tangible assets Property, plant and equipment For own use	<b>1,161,954</b> 880,209	EQUITY Own Funds	1,610,3
Tangible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease	1,161,954 880,209 880,209 - 281,745 165,981	EQUITY Own Funds Capital Paid up capital	<b>1,610,3</b> 1,610,3
Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         Merorandum titem: Acquired under finance lease	1,161,954 880,209 880,209 - 281,745 165,981 46,458	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium	<b>1,610,3</b> 1,610,3 <b>1,209,4</b>
Tangible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum item: Acquired under finance lease trangible assets	1,161,954 880,209 281,745 165,981 46,458 66,225	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital	1,610,3 1,610,3 1,209,4 47,5
Tangible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum Item: Acquired under finance lease <b>intangible assets</b> Goodwill	1,161,954 880,209 880,209 - 281,745 165,981 46,458 <b>66,225</b> 50,671	EQUITY Own Funds Capital Paid up capital Uppaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other financial instruments	1,610,3 1,610,3 1,209,4 47,5
Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         Weronrandum item: Acquired under finance lease         intangible assets         Goodwill         Other intangible assets	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments Issued other than capital Equity component of compound financial instruments Other equity instruments issued	1,610,3 1,610,3 1,209,4 47,5
Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         Memorandum item: Acquired under finance lease         Intagible assets         Goodwill         Other intangible assets         Tak assets	1,161,954 880,209 880,209 281,745 165,981 464,588 66,225 50,671 1,5,554 2,757,773	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued	3,970,9 1,610,3 1,610,3 1,209,4 47,5 47,5 915,4
Tangible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum Item: Acquired under finance lease <b>intangible assets</b> Goodwill	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments Issued other than capital Equity component of compound financial instruments Other equity instruments issued	1,610,3 1,610,3 1,209,4 47,5 47,5
Tangible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease wernorand mit time: Acquired under finance lease ntangible assets Goodwill Other intangible assets fax assets Deferred tax assets Deferred tax assets	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity elements Retained earnings	1,610,3 1,610,3 1,209,4 47,5
Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         Memorandum titem: Acquired under finance lease         intargible assets         Goodwill         Other intangible assets         Larsets         Deferred tax assets         Dther assets         Insurance contracts linked to pensions	1,161,954 880,209 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates	1,610,3 1,610,3 1,209,4 47,5 47,5 915,4 30,7 (223,72
Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         Kemorandum Item: Acquired under finance lease         Goodwill         Other intangible assets         Ka assets         Deferred tax assets         Deferred tax assets         Deferred tax assets         Inverance contracts linked to pensions         Inverance y	1,161,954 880,209 880,209 281,745 165,981 46,458 <b>66,225</b> 50,671 15,554 <b>2,757,773</b> 46,128 <b>2,711,645</b> <b>231,722</b> 32,734 205,004	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity lements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other	1,610,3 1,610,3 1,209,4 47,5 47,5 915,4 30,7 (223,7: 254,4
Forgerty, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         tangible assets         Goodwill         Other intangible assets         Current tax assets         Deferred tax assets         Insurance contracts linked to pensions         Inventory         Other	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Cother equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares	1,610,3 1,610,3 1,209,4 47,5 47,5 915,4 30,7 (223,7' 254,4 (14,88
Forgerty, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         tangible assets         Goodwill         Other intangible assets         Current tax assets         Deferred tax assets         Insurance contracts linked to pensions         Inventory         Other	1,161,954 880,209 880,209 281,745 165,981 46,458 <b>66,225</b> 50,671 15,554 <b>2,757,773</b> 46,128 <b>2,711,645</b> <b>231,722</b> 32,734 205,004	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity lements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent	1,610,3 1,610,3 1,209,4 47,5 47,5 915,4 30,7 (223,7' 254,4 (14,88
Forgerty, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         Herorandum titem: Acquired under finance lease         Goodwill         Other intangible assets         Fax assets         Deferred tax assets         Differ assets         Insurance contracts linked to pensions         Inventory         Other         New Hory	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984 304,473	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued Other equity instruments issued Other equity instruments issued Other requity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other freeserves Profit or loss attributable to owners of the parent (-) Interim dividends	1,610,3 1,610,3 1,209,4 47,5 47,5 915,4 30,7 (223,7: 254,4 (14,8 172,2
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Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         demorandum titem: Acquired under operating lease         Goodwill         Other intangible assets         Fassets         Deferred tax assets         Deferred tax assets         Inventor         Inventor         Insurance contracts linked to pensions         Inventor         Other         other         Other         Other         Inventor         Inventor         Newtory         Other         Inventor         Inventor         Other         Other         Other         Inventor         Other         Other         Other	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984 304,473	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity lements Retained earnings Revaluation reserves Other reserves Cher reserves Reserves or accumulated losses of investments in joint ventures and associates Other setry shares Profit or loss attributable to owners of the parent [-] Interim dividends Accumulated other classified to profit or loss	1,610,5 1,610,5 1,209,4 47,5 915,4 30,7 (223,7 254,4 (14,8, 172,7 (1,0, 24,5)
Forgerty, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         tangible assets         Goodwill         Other intangible assets         Current tax assets         Deferred tax assets         Insurance contracts linked to pensions         Inventory         Other	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984 304,473	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Cother reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Interim dividends Accumulated other comprehensive income Items that will not be redassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans	1,610,5 1,610,5 1,209,4 47,5 915,4 30,7 (223,7 254,4 (14,8, 172,7 (1,0, 24,5)
Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         demorandum titem: Acquired under operating lease         Goodwill         Other intangible assets         Fassets         Deferred tax assets         Deferred tax assets         Inventor         Inventor         Insurance contracts linked to pensions         Inventor         Other         other         Other         Other         Inventor         Inventor         Newtory         Other         Inventor         Inventor         Other         Other         Other         Inventor         Other         Other         Other	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984 304,473	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity lements Retained earnings Revaluation reserves Other reserves Cher reserves Reserves or accumulated losses of investments in joint ventures and associates Other setry shares Profit or loss attributable to owners of the parent [-] Interim dividends Accumulated other classified to profit or loss	1,610, 1,610, 1,209, 47, 47, 47, 30, (232, 254, (14,8, 172, 172, (2,1,0, 24, (7, 1,0, 24, (7,
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Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         demorandum titem: Acquired under operating lease         Goodwill         Other intangible assets         Fassets         Deferred tax assets         Deferred tax assets         Inventor         Inventor         Insurance contracts linked to pensions         Inventor         Other         other         Other         Other         Inventor         Inventor         Newtory         Other         Inventor         Inventor         Other         Other         Other         Inventor         Other         Other         Other	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984 304,473	EQUITY Own Funds Capital Paid up capital Unpaid capital with has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Xacumulated other comprehensive income Items that will not be reclassified at profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups dassified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other	1,610, 1,610, 1,209, 47, 47, 47, 915, 30, (223, 254, (14,8 172, (10, 24,4, (7, 7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4, (7), 24,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4
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Tangible assets         Property, plant and equipment         For own use         Leased out under operating lease         Assigned to welfare projects (savings banks and credit cooperatives)         Investment property         o/w: leased out under operating lease         demorandum titem: Acquired under operating lease         Goodwill         Other intangible assets         Fassets         Deferred tax assets         Deferred tax assets         Inventor         Inventor         Insurance contracts linked to pensions         Inventor         Other         other         Other         Other         Inventor         Inventor         Newtory         Other         Inventor         Inventor         Other         Other         Other         Inventor         Other         Other         Other	1,161,954 880,209 281,745 165,981 46,458 66,225 50,671 15,554 2,757,773 46,128 2,711,645 291,722 32,734 205,004 53,984 304,473	EQUITY Own Funds Capital Paid up capital Unpaid capital witch has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued other than capital Component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments issued Other reserves Cother Component of compound for anotable Exercise or accumulated losses of investments in joint ventures and associates Other Cother eserves Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified as point or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current sastest and disposal groups cassified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income Exercise of fair value hedges for equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of fairvalue through profit or loss attributable to changes in their credit risk Items that may be relassified to profit or loss Hedgein derivatives. Cash flow hedges reserve [effective portion] Fairvalue changes of fairvalue through profit or loss attributable to changes in their credit risk Items that may be relassified to profit or loss Hedgein derivatives. Cash flow hedges reserve [effective portion] Fairvalue changes of fairvalue through profit or loss attributable to changes in their credit risk Items that may be relassified t	1,610, 1,610, 1,209, 47, 47, 47, 47, 47, 254, 30, (223,7 254, (14,8 172,7 (14,8 172,7 (14,8 172,7) (15,10) 24,4 (7 9), 16,2 (25,9) ((94,5 46,4))
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3,009,113 62,296

1,983,681

TOTAL EQUITY

TOTAL EQUITY AND TOTAL LIABILITIES

3,970,395

56,707,615

NOTE: From 1st January 2018, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.

Loan commitments given Financial guarantees given Other commitments given

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES