

## UNICAJA BANCO, S.A. AND ITS' SUBSIDIARIES (UNICAJA BANCO GROUP)

## CONSOLIDATED BALANCE SHEET AT 31 MARCH 2014

Thousand euros

ASSETS		LIABILITIES	
<b>1. CASH AND BALANCES AT CENTRAL BANKS</b>	<b>745,524</b>	<b>1. FINANCIAL LIABILITIES HELD FOR TRADING</b>	<b>46,981</b>
<b>2. FINANCIAL ASSETS HELD FOR TRADING</b>	<b>255,266</b>	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	220,325	1.4. DEBT SECURITIES ISSUED	-
2.4. EQUITY INSTRUMENTS	-	1.5. TRADING DERIVATIVES	46,981
2.5. TRADING DERIVATIVES	34,941	1.6. SHORT POSITIONS	-
Memorandum item: Loaned or advanced as collateral	19,133	1.7. OTHER FINANCIAL LIABILITIES	-
<b>3. OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<b>-</b>	<b>2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	<b>-</b>
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	-
<b>4. AVAILABLE-FOR-SALE FINANCIAL ASSETS</b>	<b>11,262,922</b>	2.6. OTHER FINANCIAL LIABILITIES	-
4.1. DEBT SECURITIES	10,374,108	<b>3. FINANCIAL LIABILITIES AT AMORTISED COST</b>	<b>69,893,570</b>
4.2. EQUITY INSTRUMENTS	888,814	3.1. DEPOSITS FROM CENTRAL BANKS	12,071,506
Memorandum item: Loaned or advanced as collateral	4,795,416	3.2. DEPOSITS FROM CREDIT INSTITUTIONS	1,517,165
<b>5. LOANS AND RECEIVABLES</b>	<b>43,497,850</b>	3.3. DEPOSITS FROM OTHER CREDITORS	51,607,409
5.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	3,147,081	3.4. DEBT SECURITIES ISSUED	2,988,409
5.2. LOANS AND ADVANCES TO OTHER DEBTORS	37,417,318	3.5. SUBORDINATED LIABILITIES	736,219
5.3. DEBT SECURITIES	2,933,451	3.6. OTHER FINANCIAL LIABILITIES	972,862
Memorandum item: Loaned or advanced as collateral	8,554,740	<b>4. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK</b>	<b>-</b>
<b>6. HELD-TO-MATURITY INVESTMENTS</b>	<b>11,512,641</b>	<b>5. HEDGING DERIVATIVES</b>	<b>45,712</b>
Memorandum item: Loaned or advanced as collateral	9,567,142	<b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS HELD FOR SALE</b>	<b>14,120</b>
<b>7. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK</b>	<b>-</b>	<b>7. INSURANCE CONTRACTS LIABILITIES</b>	<b>29,012</b>
<b>8. HEDGING DERIVATIVES</b>	<b>735,771</b>	<b>8. PROVISIONS</b>	<b>606,591</b>
<b>9. NON-CURRENT ASSETS HELD FOR SALE</b>	<b>637,167</b>	8.1. PROVISIONS FOR PENSIONS AND SIMILAR OBLIGATIONS	306,446
<b>10. INVESTMENTS</b>	<b>829,587</b>	8.2. PROVISIONS FOR TAXES AND OTHER LEGAL CONTINGENCIES	3,675
10.1. ASSOCIATES	595,015	8.3. PROVISIONS FOR CONTINGENT LIABILITIES AND COMMITMENTS	116,804
10.2. JOINTLY-CONTROLLED ENTITIES	234,572	8.4. OTHER PROVISIONS	179,666
<b>11. INSURANCE CONTRACTS LINKED TO PENSIONS</b>	<b>138,676</b>	<b>9. TAX LIABILITIES</b>	<b>533,346</b>
<b>12. REINSURANCE ASSETS</b>	<b>7,053</b>	9.1. CURRENT	40,406
<b>13. TANGIBLE ASSETS</b>	<b>1,450,637</b>	9.2. DEFERRED	492,940
13.1. PROPERTY, PLANT AND EQUIPMENT	1,077,877	<b>10. WELFARE FUNDS</b>	<b>-</b>
13.1.1. FOR OWN USE	1,077,877	<b>11. OTHER LIABILITIES</b>	<b>212,714</b>
13.1.2. LEASED OUT UNDER OPERATING LEASE	-		
13.1.3. ASSIGNED TO WELFARE PROJECTS	-		
13.2. INVESTMENT PROPERTIES	372,760		
Memorandum item: Acquired under finance lease	4,484		
<b>14. INTANGIBLE ASSETS</b>	<b>2,786</b>		
14.1. GOODWILL	184		
14.2. OTHER INTANGIBLE ASSETS	2,602		
<b>15. TAX ASSETS</b>	<b>2,655,334</b>		
15.1. CURRENT	41,155		
15.2. DEFERRED	2,614,179		
<b>16. OTHER ASSETS</b>	<b>879,541</b>		
16.1. INVENTORY	656,187		
16.2. OTHER	223,354		
<b>TOTAL ASSETS</b>	<b>74,610,755</b>	<b>TOTAL LIABILITIES</b>	<b>71,382,046</b>
		<b>EQUITY</b>	
		<b>1. SHAREHOLDERS' EQUITY</b>	<b>3,140,062</b>
		1.1. ASSIGNED CAPITAL	881,288
		1.1.1. REGISTERED	881,288
		1.1.2. LESS: NON-DEMANDED CAPITAL	-
		1.2. SHARE PREMIUM	1,132,858
		1.3. RESERVES	139,155
		1.3.1. ACCUMULATED RESERVES (LOSSES)	578,884
		1.3.2. RESERVES (LOSSES) OF ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	(439,729)
		1.4. OTHER EQUITY INSTRUMENTS	527,194
		1.4.1. EQUITY COMPONENT OF COMPOUND FINANCIAL INSTRUMENTS	527,194
		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	459,567
		1.7. LESS: DIVIDENDS AND REMUNERATION	-
		<b>2. VALUATION ADJUSTMENTS</b>	<b>86,896</b>
		2.1. AVAILABLE-FOR-SALE FINANCIAL ASSETS	95,981
		2.2. CASH FLOW HEDGES	(20,042)
		2.3. HEDGES OF NET INVESTMENTS IN OPERATIONS ABROAD	-
		2.4. EXCHANGE DIFFERENCES	(114)
		2.5. NON-CURRENT ASSETS HELD FOR SALE	-
		2.6. ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	12,529
		2.7. OTHER VALUATION ADJUSTMENTS	(1,458)
		<b>3. MINORITY INTERESTS</b>	<b>1,751</b>
		3.1. VALUATION ADJUSTMENTS	-
		3.2. OTHER	1,751
		<b>TOTAL EQUITY</b>	<b>3,228,709</b>
<b>MEMORANDUM ITEMS</b>		<b>TOTAL LIABILITIES AND EQUITY</b>	<b>74,610,755</b>
1. CONTINGENT EXPOSURES	1,449,909		
2. CONTINGENT COMMITMENTS	4,545,178		