

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

CONSOLIDATED BALANCE SHEET AT 31 MARCH 2016

Thousand euros

ASSETS		LIABILITIES	
1. CASH AND BALANCES AT CENTRAL BANKS	724,253	1. FINANCIAL LIABILITIES HELD FOR TRADING	59,934
2. FINANCIAL ASSETS HELD FOR TRADING	90,342	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	38,197	1.4. DEBT SECURITIES ISSUED	-
2.4. EQUITY INSTRUMENTS	-	1.5. TRADING DERIVATIVES	59,934
2.5. TRADING DERIVATIVES	52,145	1.6. SHORT POSITIONS	-
Memorandum item: Loaned or advanced as collateral	1,232	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	10,121,118	2.6. OTHER FINANCIAL LIABILITIES	-
4.1. DEBT SECURITIES	9,173,610	3. FINANCIAL LIABILITIES AT AMORTISED COST	55,111,945
4.2. EQUITY INSTRUMENTS	947,508	3.1. DEPOSITS FROM CENTRAL BANKS	2,417,609
Memorandum item: Loaned or advanced as collateral	3,572,001	3.2. DEPOSITS FROM CREDIT INSTITUTIONS	1,846,577
5. LOANS AND RECEIVABLES	32,656,493	3.3. DEPOSITS FROM OTHER CREDITORS	49,005,834
5.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	447,912	3.4. DEBT SECURITIES ISSUED	200,169
5.2. LOANS AND ADVANCES TO OTHER DEBTORS	31,225,895	3.5. SUBORDINATED LIABILITIES	621,457
5.3. DEBT SECURITIES	982,686	3.6. OTHER FINANCIAL LIABILITIES	1,020,299
Memorandum item: Loaned or advanced as collateral	1,547,648	4. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-
6. HELD-TO-MATURITY INVESTMENTS	9,474,206	5. HEDGING DERIVATIVES	127,994
Memorandum item: Loaned or advanced as collateral	3,399,268	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	28,856
8. HEDGING DERIVATIVES	788,071	8. PROVISIONS	710,373
9. NON-CURRENT ASSETS HELD FOR SALE	839,101	8.1. PROVISIONS FOR PENSIONS AND SIMILAR OBLIGATIONS	306,491
10. INVESTMENTS	330,299	8.2. PROVISIONS FOR TAXES AND OTHER LEGAL CONTINGENCIES	-
10.1. ASSOCIATES	226,906	8.3. PROVISIONS FOR CONTINGENT LIABILITIES AND COMMITMENTS	93,937
10.2. JOINTLY-CONTROLLED ENTITIES	103,393	8.4. OTHER PROVISIONS	309,945
11. INSURANCE CONTRACTS LINKED TO PENSIONS	142,793	9. TAX LIABILITIES	292,181
12. REINSURANCE ASSETS	7,703	9.1. CURRENT	16,139
13. TANGIBLE ASSETS	1,424,279	9.2. DEFERRED	276,042
13.1. PROPERTY, PLANT AND EQUIPMENT	989,685	10. WELFARE FUNDS	-
13.1.1. FOR OWN USE	989,685	11. OTHER LIABILITIES	205,204
13.1.2. LEASED OUT UNDER OPERATING LEASE	-		
13.1.3. ASSIGNED TO WELFARE PROJECTS	-		
13.2. INVESTMENT PROPERTIES	434,594		
Memorandum item: Acquired under finance lease	-		
14. INTANGIBLE ASSETS	1,077	TOTAL LIABILITIES	56,536,487
14.1. GOODWILL	184		
14.2. OTHER INTANGIBLE ASSETS	893		
15. TAX ASSETS	2,571,636		
15.1. CURRENT	54,501		
15.2. DEFERRED	2,517,135		
16. OTHER ASSETS	632,653		
16.1. INVENTORY	540,840		
16.2. OTHER	91,813		
TOTAL ASSETS	59,804,024		
		EQUITY	
		1. SHAREHOLDERS' EQUITY	2,896,059
		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	705,272
		1.3.1. ACCUMULATED RESERVES (LOSSES)	982,854
		1.3.2. RESERVES (LOSSES) OF ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	(277,582)
		1.4. OTHER EQUITY INSTRUMENTS	98,625
		1.4.1. EQUITY COMPONENT OF COMPOUND FINANCIAL INSTRUMENTS	98,625
		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	78,017
		1.7. LESS: DIVIDENDS AND REMUNERATION	-
		2. VALUATION ADJUSTMENTS	97,922
		2.1. AVAILABLE-FOR-SALE FINANCIAL ASSETS	82,093
		2.2. CASH FLOW HEDGES	(2,911)
		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	20,370
		2.7. OTHER VALUATION ADJUSTMENTS	(1,616)
		3. MINORITY INTERESTS	273,556
		3.1. VALUATION ADJUSTMENTS	15,165
		3.2. OTHER	258,391
		TOTAL EQUITY	3,267,537
		TOTAL LIABILITIES AND EQUITY	59,804,024
MEMORANDUM ITEMS			
1. CONTINGENT EXPOSURES	1,070,394		
2. CONTINGENT COMMITMENTS	3,764,662		