

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

CONSOLIDATED BALANCE SHEET AT 30 SEPTEMBER 2015

Thousand euros

ASSETS		LIABILITIES	
1. CASH AND BALANCES AT CENTRAL BANKS	497,284	1. FINANCIAL LIABILITIES HELD FOR TRADING	84,127
2. FINANCIAL ASSETS HELD FOR TRADING	108,685	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	52,287	1.4. DEBT SECURITIES ISSUED	-
2.4. EQUITY INSTRUMENTS	-	1.5. TRADING DERIVATIVES	84,127
2.5. TRADING DERIVATIVES	56,398	1.6. SHORT POSITIONS	-
Memorandum item: Loaned or advanced as collateral	14,508	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	10,764,373	2.6. OTHER FINANCIAL LIABILITIES	-
4.1. DEBT SECURITIES	9,786,859	3. FINANCIAL LIABILITIES AT AMORTISED COST	58,810,336
4.2. EQUITY INSTRUMENTS	977,514	3.1. DEPOSITS FROM CENTRAL BANKS	2,416,457
Memorandum item: Loaned or advanced as collateral	3,569,115	3.2. DEPOSITS FROM CREDIT INSTITUTIONS	2,187,502
5. LOANS AND RECEIVABLES	34,368,319	3.3. DEPOSITS FROM OTHER CREDITORS	51,071,356
5.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	707,501	3.4. DEBT SECURITIES ISSUED	1,519,264
5.2. LOANS AND ADVANCES TO OTHER DEBTORS	32,353,421	3.5. SUBORDINATED LIABILITIES	622,992
5.3. DEBT SECURITIES	1,307,397	3.6. OTHER FINANCIAL LIABILITIES	992,765
Memorandum item: Loaned or advanced as collateral	3,417,213	4. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-
6. HELD-TO-MATURITY INVESTMENTS	10,777,585	5. HEDGING DERIVATIVES	94,464
Memorandum item: Loaned or advanced as collateral	10,195,328	6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS HELD FOR SALE	10,065
7. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	-	7. INSURANCE CONTRACTS LIABILITIES	30,112
8. HEDGING DERIVATIVES	785,542	8. PROVISIONS	771,236
9. NON-CURRENT ASSETS HELD FOR SALE	963,269	8.1. PROVISIONS FOR PENSIONS AND SIMILAR OBLIGATIONS	244,229
10. INVESTMENTS	390,327	8.2. PROVISIONS FOR TAXES AND OTHER LEGAL CONTINGENCIES	-
10.1. ASSOCIATES	281,425	8.3. PROVISIONS FOR CONTINGENT LIABILITIES AND COMMITMENTS	115,310
10.2. JOINTLY-CONTROLLED ENTITIES	108,902	8.4. OTHER PROVISIONS	411,697
11. INSURANCE CONTRACTS LINKED TO PENSIONS	149,211	9. TAX LIABILITIES	456,342
12. REINSURANCE ASSETS	7,987	9.1. CURRENT	13,137
13. TANGIBLE ASSETS	1,388,476	9.2. DEFERRED	443,205
13.1. PROPERTY, PLANT AND EQUIPMENT	1,020,597	10. WELFARE FUNDS	-
13.1.1. FOR OWN USE	1,020,597	11. OTHER LIABILITIES	224,925
13.1.2. LEASED OUT UNDER OPERATING LEASE	-		
13.1.3. ASSIGNED TO WELFARE PROJECTS	-		
13.2. INVESTMENT PROPERTIES	367,879		
Memorandum item: Acquired under finance lease	-		
14. INTANGIBLE ASSETS	1,093	TOTAL LIABILITIES	60,481,607
14.1. GOODWILL	184		
14.2. OTHER INTANGIBLE ASSETS	909		
15. TAX ASSETS	2,694,720		
15.1. CURRENT	15,315		
15.2. DEFERRED	2,679,405		
16. OTHER ASSETS	721,478		
16.1. INVENTORY	571,264		
16.2. OTHER	150,214		
TOTAL ASSETS	63,618,349		
		EQUITY	
		1. SHAREHOLDERS' EQUITY	2,818,837
		1.1. ASSIGNED CAPITAL	881,288
		1.1.1. REGISTERED	881,288
		1.1.2. LESS: NON-DEMANDED CAPITAL	-
		1.2. SHARE PREMIUM	1,132,856
		1.3. RESERVES	491,391
		1.3.1. ACCUMULATED RESERVES (LOSSES)	685,199
		1.3.2. RESERVES (LOSSES) OF ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	(193,808)
		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	214,650
		1.7. LESS: DIVIDENDS AND REMUNERATION	-
		2. VALUATION ADJUSTMENTS	56,136
		2.1. AVAILABLE-FOR-SALE FINANCIAL ASSETS	50,241
		2.2. CASH FLOW HEDGES	2,405
		2.3. HEDGES OF NET INVESTMENTS IN OPERATIONS ABROAD	-
		2.4. EXCHANGE DIFFERENCES	(4)
		2.5. NON-CURRENT ASSETS HELD FOR SALE	-
		2.6. ENTITIES ACCOUNTED FOR USING THE EQUITY METHOD	7,868
		2.7. OTHER VALUATION ADJUSTMENTS	(4,374)
		3. MINORITY INTERESTS	261,769
		3.1. VALUATION ADJUSTMENTS	(3,504)
		3.2. OTHER	265,273
		TOTAL EQUITY	3,136,742
		TOTAL LIABILITIES AND EQUITY	63,618,349
MEMORANDUM ITEMS			
1. CONTINGENT EXPOSURES	1,079,256		
2. CONTINGENT COMMITMENTS	3,476,067		