

UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)**CONSOLIDATED INCOME STATEMENT AT 31 DECEMBER 2014**

Thousand euros

1. INTEREST AND SIMILAR INCOME	1,474,058
2. INTEREST EXPENSE AND SIMILAR CHARGES	755,384
A) NET INTEREST INCOME	718,674
4. RETURN ON EQUITY INSTRUMENTS	36,273
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	11,149
6. FEE AND COMMISSION INCOME	250,452
7. FEE AND COMMISSION EXPENSE	23,217
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	390,066
8.1. Financial assets held for trading	(8,941)
8.2. Other financial instruments at fair value through profit or loss	-
8.3. Financial instruments not carried at fair value through profit or loss	295,883
8.4. Other	103,124
9. EXCHANGE DIFFERENCES (NET)	2,664
10. OTHER OPERATING INCOME	94,420
10.1. Insurance and reinsurance premiums collected	31,432
10.2. Sales and income from the provision of non-financial services	31,406
10.3. Other operating income	31,582
11. OTHER OPERATING EXPENSE	134,200
11.1. Expenses relating to insurance and reinsurance contracts	21,246
11.2. Variation in inventories	-
11.3. Other operating expenses	112,954
B) GROSS OPERATING INCOME	1,346,281
12. ADMINISTRATIVE EXPENSES	584,219
12.1. Staff costs	414,972
12.2. Other general administrative expenses	169,247
13. DEPRECIATION AND AMORTIZATION	43,884
14. PROVISIONS (NET)	148,096
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	355,816
15.1. Loans and receivables	324,721
15.2. Other financial instruments not measured at fair value through profit or loss	31,095
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	214,266
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	79,998
16.1. Goodwill and other intangible assets	-
16.2. Other assets	79,998
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(1,398)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	372,462
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(30,908)
D) PROFIT/(LOSS) BEFORE TAX	474,424
20. INCOME TAX	47,510
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	426,914
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	20,600
F) NET PROFIT	447,514
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	474,521
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	(27,007)