

UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)**CONSOLIDATED INCOME STATEMENT AT 31 DECEMBER 2015**

Thousand euros

1. INTEREST AND SIMILAR INCOME	1,279,888
2. INTEREST EXPENSE AND SIMILAR CHARGES	592,361
A) NET INTEREST INCOME	687,527
4. RETURN ON EQUITY INSTRUMENTS	34,934
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	23,916
6. FEE AND COMMISSION INCOME	275,093
7. FEE AND COMMISSION EXPENSE	36,343
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	561,600
8.1. Financial assets held for trading	(34,247)
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	268,656
8.4. Other	327,191
9. EXCHANGE DIFFERENCES (NET)	2,714
10. OTHER OPERATING INCOME	171,259
10.1. Insurance and reinsurance premiums collected	41,659
10.2. Sales and income from the provision of non-financial services	26,377
10.3. Other operating income	103,223
11. OTHER OPERATING EXPENSE	145,769
11.1. Expenses relating to insurance and reinsurance contracts	29,206
11.2. Variation in inventories	-
11.3. Other operating expenses	116,563
B) GROSS OPERATING INCOME	1,574,931
12. ADMINISTRATIVE EXPENSES	633,931
12.1. Staff costs	445,410
12.2. Other general administrative expenses	188,521
13. DEPRECIATION AND AMORTIZATION	47,379
14. PROVISIONS (NET)	145,137
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	424,700
15.1. Loans and receivables	427,360
15.2. Other financial instruments not measured at fair value through profit or loss	(2,660)
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	323,784
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	69,394
16.1. Goodwill and other intangible assets	-
16.2. Other assets	69,394
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(3,024)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(34,340)
D) PROFIT/(LOSS) BEFORE TAX	217,026
20. INCOME TAX	57,224
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	159,802
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	24,010
F) NET PROFIT	183,812
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	186,661
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	(2,849)