

**UNICAJA BANCO, S.A.****CONSOLIDATED INCOME STATEMENT AT 31 DECEMBER 2017**

Thousand euros

Interest income	852,818
(Interest expense)	270,055
(Expense on capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>582,763</b>
Dividend income	22,881
Share of profit or loss of entities accounted for using the equity method	48,969
Fee and commission income	240,565
(Fee and commission expenses)	20,418
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	96,052
Gains or (-) losses on financial assets and liabilities held for trading, net	1,675
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	179
Exchange differences (losses), net	402
Other operating income	163,889
(Other operating expenses)	139,906
Income on insurance and reinsurance contracts	-
(Expenses on insurance and reinsurance contracts)	-
<b>GROSS INCOME</b>	<b>997,051</b>
(Administration costs)	590,481
(Staff costs)	401,073
(Other administration costs)	189,408
(Amortization)	42,315
(Provisions or (-) reversal of provisions)	132,454
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	36,652
(Financial assets measured at cost)	18,621
(Available-for-sale financial assets)	(30,588)
(Loans and receivables)	48,619
(Held-to-maturity investments)	-
<b>NET OPERATING INCOME</b>	<b>195,149</b>
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	27,247
(Impairment or (-) reversal of impairment on non-financial assets)	46,716
(Tangible assets)	5,808
(Intangible assets)	-
(Other)	40,908
Gains or (-) losses on derecognition of non-financial assets and investments, net	18,737
o/w: investments in subsidiaries, joint ventures and associates	13,394
Negative goodwill recognized in profit or loss	-
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	(143)
<b>OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>139,780</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	1,341
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>138,439</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT</b>	<b>138,439</b>
Attributable to minority interest (non-controlling interests)	(3,936)
Attributable to owners of the parent	142,375

NOTE: From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.