

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)	-
NET INTEREST INCOME	582,763
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)	-
GROSS INCOME	997,051
(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)	-
NET OPERATING INCOME	195,149
(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)
OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	139,780
(Tax expense or (-) income related to profit or loss from continuing operations)	1,341
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	138,439
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	138,439
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.