

UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)**CONSOLIDATED INCOME STATEMENT AT 30 JUNE 2014**

Thousand euros

1. INTEREST AND SIMILAR INCOME	669,878
2. INTEREST EXPENSE AND SIMILAR CHARGES	343,431
A) NET INTEREST INCOME	326,447
4. RETURN ON EQUITY INSTRUMENTS	22,989
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	12,280
6. FEE AND COMMISSION INCOME	110,403
7. FEE AND COMMISSION EXPENSE	14,096
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	193,699
8.1. Financial assets held for trading	(4,624)
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	147,135
8.4. Other	51,188
9. EXCHANGE DIFFERENCES (NET)	764
10. OTHER OPERATING INCOME	36,849
10.1. Insurance and reinsurance premiums collected	10,151
10.2. Sales and income from the provision of non-financial services	12,961
10.3. Other operating income	13,737
11. OTHER OPERATING EXPENSE	50,008
11.1. Expenses relating to insurance and reinsurance contracts	7,342
11.2. Variation in inventories	-
11.3. Other operating expenses	42,666
B) GROSS OPERATING INCOME	639,327
12. ADMINISTRATIVE EXPENSES	265,641
12.1. Staff costs	193,915
12.2. Other general administrative expenses	71,726
13. DEPRECIATION AND AMORTIZATION	20,346
14. PROVISIONS (NET)	45,663
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	91,939
15.1. Loans and receivables	82,305
15.2. Other financial instruments not measured at fair value through profit or loss	9,634
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	215,738
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	24,409
16.1. Goodwill and other intangible assets	-
16.2. Other assets	24,409
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	78
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	422,682
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(12,622)
D) PROFIT/(LOSS) BEFORE TAX	601,467
20. INCOME TAX	54,295
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	547,172
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	(132)
F) NET PROFIT	547,040
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	544,388
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	2,652