

UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)**CONSOLIDATED INCOME STATEMENT AT 30 JUNE 2015**

Thousand euros

1. INTEREST AND SIMILAR INCOME	681,111
2. INTEREST EXPENSE AND SIMILAR CHARGES	329,423
A) NET INTEREST INCOME	351,688
4. RETURN ON EQUITY INSTRUMENTS	20,243
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	12,743
6. FEE AND COMMISSION INCOME	134,500
7. FEE AND COMMISSION EXPENSE	10,913
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	294,522
8.1. Financial assets held for trading	59,886
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	234,822
8.4. Other	(186)
9. EXCHANGE DIFFERENCES (NET)	2,002
10. OTHER OPERATING INCOME	72,127
10.1. Insurance and reinsurance premiums collected	17,196
10.2. Sales and income from the provision of non-financial services	15,925
10.3. Other operating income	39,006
11. OTHER OPERATING EXPENSE	32,220
11.1. Expenses relating to insurance and reinsurance contracts	12,470
11.2. Variation in inventories	-
11.3. Other operating expenses	19,750
B) GROSS OPERATING INCOME	844,692
12. ADMINISTRATIVE EXPENSES	329,741
12.1. Staff costs	231,413
12.2. Other general administrative expenses	98,328
13. DEPRECIATION AND AMORTIZATION	22,972
14. PROVISIONS (NET)	137,986
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	76,221
15.1. Loans and receivables	76,198
15.2. Other financial instruments not measured at fair value through profit or loss	23
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	277,772
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	16,758
16.1. Goodwill and other intangible assets	-
16.2. Other assets	16,758
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(2,155)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(9,952)
D) PROFIT/(LOSS) BEFORE TAX	248,907
20. INCOME TAX	68,276
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	180,631
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	8,394
F) NET PROFIT	189,025
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	187,515
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	1,510