

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

Thousand euros

1. INTEREST AND SIMILAR INCOME	348,670
2. INTEREST EXPENSE AND SIMILAR CHARGES	170,459
<b>A) NET INTEREST INCOME</b>	<b>178,211</b>
4. RETURN ON EQUITY INSTRUMENTS	1,037
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	5,032
6. FEE AND COMMISSION INCOME	65,148
7. FEE AND COMMISSION EXPENSE	5,631
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	176,365
8.1. Financial assets held for trading	(40,061)
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	216,452
8.4. Other	(26)
9. EXCHANGE DIFFERENCES (NET)	1,820
10. OTHER OPERATING INCOME	41,979
10.1. Insurance and reinsurance premiums collected	6,755
10.2. Sales and income from the provision of non-financial services	7,366
10.3. Other operating income	27,858
11. OTHER OPERATING EXPENSE	25,592
11.1. Expenses relating to insurance and reinsurance contracts	4,845
11.2. Variation in inventories	-
11.3. Other operating expenses	20,747
<b>B) GROSS OPERATING INCOME</b>	<b>438,369</b>
12. ADMINISTRATIVE EXPENSES	163,838
12.1. Staff costs	117,033
12.2. Other general administrative expenses	46,805
13. DEPRECIATION AND AMORTIZATION	11,223
14. PROVISIONS (NET)	10,891
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	20,695
15.1. Loans and receivables	19,170
15.2. Other financial instruments not measured at fair value through profit or loss	1,525
<b>C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>231,722</b>
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	11,868
16.1. Goodwill and other intangible assets	477
16.2. Other assets	11,391
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(622)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(4,257)
<b>D) PROFIT/(LOSS) BEFORE TAX</b>	<b>214,975</b>
20. INCOME TAX	67,917
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
<b>E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS</b>	<b>147,058</b>
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	5,155
<b>F) NET PROFIT</b>	<b>152,213</b>
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	154,745
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	(2,532)