

**UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)****CONSOLIDATED INCOME STATEMENT AT 31 MARCH 2016**

Thousand euros

1. INTEREST AND SIMILAR INCOME	253,248
2. INTEREST EXPENSE AND SIMILAR CHARGES	118,432
<b>A) NET INTEREST INCOME</b>	<b>134,816</b>
4. RETURN ON EQUITY INSTRUMENTS	736
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	4,605
6. FEE AND COMMISSION INCOME	60,981
7. FEE AND COMMISSION EXPENSE	7,887
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	40,074
8.1. Financial assets held for trading	1,571
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	38,439
8.4. Other	64
9. EXCHANGE DIFFERENCES (NET)	(603)
10. OTHER OPERATING INCOME	128,802
10.1. Insurance and reinsurance premiums collected	6,824
10.2. Sales and income from the provision of non-financial services	7,054
10.3. Other operating income	114,924
11. OTHER OPERATING EXPENSE	14,934
11.1. Expenses relating to insurance and reinsurance contracts	4,892
11.2. Variation in inventories	-
11.3. Other operating expenses	10,042
<b>B) GROSS OPERATING INCOME</b>	<b>346,590</b>
12. ADMINISTRATIVE EXPENSES	153,579
12.1. Staff costs	107,285
12.2. Other general administrative expenses	46,294
13. DEPRECIATION AND AMORTIZATION	11,862
14. PROVISIONS (NET)	(9,654)
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	75,406
15.1. Loans and receivables	74,479
15.2. Other financial instruments not measured at fair value through profit or loss	927
<b>C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>115,397</b>
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	8,761
16.1. Goodwill and other intangible assets	-
16.2. Other assets	8,761
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	214
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(3,639)
<b>D) PROFIT/(LOSS) BEFORE TAX</b>	<b>103,211</b>
20. INCOME TAX	29,670
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
<b>E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS</b>	<b>73,541</b>
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
<b>F) NET PROFIT</b>	<b>73,541</b>
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	78,017
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	(4,476)