

UNICAJA BANCO, S.A.
CONSOLIDATED INCOME STATEMENT AT 31 MARCH 2020

Thousand euros

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|--|----------------|
| Interest income | 180,230 |
| (Interest expenses) | 39,873 |
| (Expenses on share capital repayable on demand) | - |
| NET INTEREST INCOME | 140,357 |
| Dividend income | 6,991 |
| Share of profit or (-) loss of entities accounted for using the equity method | 11,606 |
| Fee and commission income | 67,278 |
| (Fee and commission expenses) | 6,105 |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net | 34,032 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | (4,157) |
| Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net | (3,510) |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net | - |
| Gains or (-) losses from hedge accounting, net | 2,021 |
| Exchange differences (losses), net | (66) |
| Other operating income | 14,638 |
| (Other operating expenses) | 11,642 |
| o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives) | - |
| Income on insurance and reinsurance contracts | 15,540 |
| (Expenses on insurance and reinsurance contracts) | 13,232 |
| GROSS INCOME | 253,751 |
| (Administrative expenses) | 137,709 |
| (Staff expenses) | 91,989 |
| (Other administrative expenses) | 45,720 |
| (Depreciation) | 10,993 |
| (Provisions or (-) reversal of provisions) | 4,296 |
| (Impairment or (-) reversal of impairment and gains or losses on cash flow changes of financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes) | 35,560 |
| Financial assets at fair value through other comprehensive income | 699 |
| Financial assets at amortised cost | 34,861 |
| (Impairment or (-) reversal of impairment of investments in joint ventures and associates) | (1,340) |
| (Impairment or (-) reversal of impairment on non-financial assets) | 4,169 |
| (Tangible assets) | 445 |
| (Intangible assets) | 1,693 |
| (Other) | 2,031 |
| Gains or (-) losses on derecognition of non-financial assets, net | 227 |
| Negative goodwill recognised in profit or loss | - |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | (1,203) |
| PROFIT BEFORE TAX FROM CONTINUING OPERATIONS | 61,387 |
| (Tax expense or (-) income related to profit or loss from continuing operations) | 15,482 |
| PROFIT AFTER TAX FROM CONTINUING OPERATIONS | 45,905 |
| Profit or (-) loss after tax from discontinued operations (net) | - |
| PROFIT | 45,905 |
| Attributable to minority interest (non-controlling interests) | (1) |
| Attributable to owners of the parent | 45,906 |

NOTE: From 1st January 2018, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 4/2017, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.