

UNICAJA BANCO, S.A.**CONSOLIDATED INCOME STATEMENT AT 31 MARCH 2022**

Thousand euros

Interest income	276,894
(Interest expenses)	42,321
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	234,573
Dividend income	780
Share of profit or (-) loss of entities accounted for using the equity method	2,645
Fee and commission income	144,192
(Fee and commission expenses)	10,996
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	6,245
Gains or (-) losses on financial assets and liabilities held for trading, net	10,047
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(6,331)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(298)
Exchange differences (losses), net	(49)
Other operating income	25,630
(Other operating expenses)	27,427
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	12,523
(Expenses on insurance and reinsurance contracts)	9,093
GROSS INCOME	382,441
(Administrative expenses)	196,004
(Staff expenses)	128,828
(Other administrative expenses)	67,176
(Depreciation)	22,670
(Provisions or (-) reversal of provisions)	26,996
(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)	50,606
Financial assets at fair value through other comprehensive income	(15)
Financial assets at amortised cost	50,621
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	-
(Impairment or (-) reversal of impairment on non-financial assets)	1,879
(Tangible assets)	2,152
(Intangible assets)	1,693
(Other)	(1,966)
Gains or (-) losses on derecognition of non-financial assets, net	4,058
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	(3,958)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	84,386
(Tax expense or (-) income related to profit or loss from continuing operations)	24,353
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	60,033
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	60,033
Attributable to minority interest (non-controlling interests)	-
Attributable to owners of the parent	60,033

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.