

UNICAJA BANCO, S.A.**CONSOLIDATED INCOME STATEMENT AT 31 MARCH 2023**

Thousand euros

Interest income	479.845
(Interest expenses)	187.186
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	292.659
Dividend income	87
Share of profit or (-) loss of entities accounted for using the equity method	13.618
Fee and commission income	145.949
(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	9.800
Gains or (-) losses on financial assets and liabilities held for trading, net	2.849
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(640)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(4.498)
Exchange differences (losses), net	1.044
Other operating income	17.577
(Other operating expenses)	98.793
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	10.546
(Expenses on insurance and reinsurance contracts)	6.290
GROSS INCOME	372.912
(Administrative expenses)	190.447
(Staff expenses)	119.571
(Other administrative expenses)	70.876
(Depreciation)	21.985
(Provisions or (-) reversal of provisions)	32.621
(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)	35.159
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	35.159
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	(1.205)
(Impairment or (-) reversal of impairment on non-financial assets)	18.163
(Tangible assets)	13.090
(Intangible assets)	3.726
(Other)	1.347
Gains or (-) losses on derecognition of non-financial assets, net	(766)
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	(2.361)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	72.615
(Tax expense or (-) income related to profit or loss from continuing operations)	38.424
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	34.191
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	34.191
Attributable to minority interest (non-controlling interests)	(1)
Attributable to owners of the parent	34.192

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.