

UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)**CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2014**

Thousand euros

1. INTEREST AND SIMILAR INCOME	1,090,397
2. INTEREST EXPENSE AND SIMILAR CHARGES	559,759
A) NET INTEREST INCOME	530,638
4. RETURN ON EQUITY INSTRUMENTS	23,446
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	14,789
6. FEE AND COMMISSION INCOME	178,528
7. FEE AND COMMISSION EXPENSE	21,803
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	282,421
8.1. Financial assets held for trading	(7,162)
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	238,862
8.4. Other	50,721
9. EXCHANGE DIFFERENCES (NET)	2,093
10. OTHER OPERATING INCOME	76,488
10.1. Insurance and reinsurance premiums collected	16,965
10.2. Sales and income from the provision of non-financial services	22,790
10.3. Other operating income	36,733
11. OTHER OPERATING EXPENSE	79,323
11.1. Expenses relating to insurance and reinsurance contracts	12,074
11.2. Variation in inventories	-
11.3. Other operating expenses	67,249
B) GROSS OPERATING INCOME	1,007,277
12. ADMINISTRATIVE EXPENSES	438,756
12.1. Staff costs	320,175
12.2. Other general administrative expenses	118,581
13. DEPRECIATION AND AMORTIZATION	32,200
14. PROVISIONS (NET)	101,743
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	152,725
15.1. Loans and receivables	142,299
15.2. Other financial instruments not measured at fair value through profit or loss	10,426
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	281,853
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	33,597
16.1. Goodwill and other intangible assets	-
16.2. Other assets	33,597
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	837
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	406,796
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(19,010)
D) PROFIT/(LOSS) BEFORE TAX	636,879
20. INCOME TAX	64,225
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	572,654
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	7,699
F) NET PROFIT	580,353
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	567,469
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	12,884