

UNICAJA BANCO, S.A. AND ITS´ SUBSIDIARIES (UNICAJA BANCO GROUP)**CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2015**

Thousand euros

1. INTEREST AND SIMILAR INCOME	987,137
2. INTEREST EXPENSE AND SIMILAR CHARGES	463,390
A) NET INTEREST INCOME	523,747
4. RETURN ON EQUITY INSTRUMENTS	23,747
5. LOSS/PROFIT OF COMPANIES VALUED AT EQUITY METHOD	20,355
6. FEE AND COMMISSION INCOME	199,174
7. FEE AND COMMISSION EXPENSE	16,409
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	235,859
8.1. Financial assets held for trading	27
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	235,734
8.4. Other	98
9. EXCHANGE DIFFERENCES (NET)	2,101
10. OTHER OPERATING INCOME	108,150
10.1. Insurance and reinsurance premiums collected	30,953
10.2. Sales and income from the provision of non-financial services	23,618
10.3. Other operating income	53,579
11. OTHER OPERATING EXPENSE	50,494
11.1. Expenses relating to insurance and reinsurance contracts	22,284
11.2. Variation in inventories	-
11.3. Other operating expenses	28,210
B) GROSS OPERATING INCOME	1,046,230
12. ADMINISTRATIVE EXPENSES	480,089
12.1. Staff costs	333,262
12.2. Other general administrative expenses	146,827
13. DEPRECIATION AND AMORTIZATION	34,818
14. PROVISIONS (NET)	107,922
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	117,006
15.1. Loans and receivables	115,410
15.2. Other financial instruments not measured at fair value through profit or loss	1,596
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	306,395
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	25,048
16.1. Goodwill and other intangible assets	-
16.2. Other assets	25,048
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	8,853
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(18,709)
D) PROFIT/(LOSS) BEFORE TAX	271,491
20. INCOME TAX	70,577
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	200,914
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	8,331
F) NET PROFIT	209,245
F.1) PROFIT/LOSS ATTRIBUTABLE TO PARENT ENTITY	214,650
F.2) PROFIT/LOSS ATTRIBUTABLE TO MINORITY INTERESTS	(5,405)