

**UNICAJA BANCO, S.A. AND ITS' SUBSIDIARIES (UNICAJA BANCO GROUP)**
**CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2016**

Thousand euros

Interest income	767,889
(Interest expense)	307,990
(Expense on capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>459,899</b>
Dividend income	22,522
Share of profit or loss of entities accounted for using the equity method	18,003
Fee and commission income	171,312
(Fee and commission expenses)	15,704
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	83,196
Gains or (-) losses on financial assets and liabilities held for trading, net	840
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	191
Exchange differences (losses), net	37
Other operating income	189,182
(Other operating expenses)	52,019
Income on insurance and reinsurance contracts	17,394
(Expenses on insurance and reinsurance contracts)	12,529
<b>GROSS INCOME</b>	<b>882,324</b>
(Administration costs)	461,137
(Staff costs)	318,844
(Other administration costs)	142,293
(Amortization)	34,264
(Provisions or (-) reversal of provisions)	62,976
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	63,390
(Financial assets measured at cost)	4,554
(Available-for-sale financial assets)	(15,074)
(Loans and receivables)	73,910
(Held-to-maturity investments)	-
<b>NET OPERATING INCOME</b>	<b>260,557</b>
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	19,107
(Impairment or (-) reversal of impairment on non-financial assets)	22,066
(Tangible assets)	4,457
(Intangible assets)	11
(Other)	17,598
Gains or (-) losses on derecognition of non-financial assets and investments, net	22,972
o/w: investments in subsidiaries, joint ventures and associates	23,045
Negative goodwill recognized in profit or loss	-
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	(2,706)
<b>OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>239,650</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	52,429
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>187,221</b>
Profit or (-) loss after tax from discontinued operations (net)	3,484
<b>PROFIT</b>	<b>190,705</b>
Attributable to minority interest (non-controlling interests)	(4,426)
Attributable to owners of the parent	195,131

**NOTE:** From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.