

UNICAJA BANCO, S.A.**CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2017**

Thousand euros

Interest income	647,778
(Interest expense)	215,952
(Expense on capital repayable on demand)	-
NET INTEREST INCOME	431,826
Dividend income	20,257
Share of profit or loss of entities accounted for using the equity method	40,096
Fee and commission income	182,795
(Fee and commission expenses)	18,786
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	79,017
Gains or (-) losses on financial assets and liabilities held for trading, net	869
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	76
Exchange differences (losses), net	96
Other operating income	145,325
(Other operating expenses)	65,942
Income on insurance and reinsurance contracts	-
(Expenses on insurance and reinsurance contracts)	-
GROSS INCOME	815,629
(Administration costs)	445,521
(Staff costs)	302,065
(Other administration costs)	143,456
(Amortization)	32,214
(Provisions or (-) reversal of provisions)	95,588
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	55,585
(Financial assets measured at cost)	11,462
(Available-for-sale financial assets)	(21,918)
(Loans and receivables)	66,041
(Held-to-maturity investments)	-
NET OPERATING INCOME	186,721
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	27,237
(Impairment or (-) reversal of impairment on non-financial assets)	31,955
(Tangible assets)	7,213
(Intangible assets)	-
(Other)	24,742
Gains or (-) losses on derecognition of non-financial assets and investments, net	9,932
o/w: investments in subsidiaries, joint ventures and associates	4,546
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	(7,286)
OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	130,175
(Tax expense or (-) income related to profit or loss from continuing operations)	10,008
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	120,167
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	120,167
Attributable to minority interest (non-controlling interests)	(15,901)
Attributable to owners of the parent	136,068

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.