

UNICAJA BANCO, S.A.**CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2023**

Thousand euros

Interest income	1.680.940
(Interest expenses)	707.900
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	973.040
Dividend income	24.563
Share of profit or (-) loss of entities accounted for using the equity method	62.803
Fee and commission income	437.691
(Fee and commission expenses)	37.041
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	4.804
Gains or (-) losses on financial assets and liabilities held for trading, net	9.131
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	225
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(2.530)
Exchange differences (losses), net	3.870
Other operating income	47.038
(Other operating expenses)	198.432
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	50.104
(Expenses on insurance and reinsurance contracts)	41.816
GROSS INCOME	1.333.450
(Administrative expenses)	572.589
(Staff expenses)	364.055
(Other administrative expenses)	208.534
(Depreciation)	68.804
(Provisions or (-) reversal of provisions)	87.506
(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)	112.388
Financial assets at fair value through other comprehensive income	2
Financial assets at amortised cost	112.386
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	(2.469)
(Impairment or (-) reversal of impairment on non-financial assets)	24.430
(Tangible assets)	13.379
(Intangible assets)	7.112
(Other)	3.939
Gains or (-) losses on derecognition of non-financial assets, net	(749)
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	(56.588)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	412.865
(Tax expense or (-) income related to profit or loss from continuing operations)	127.517
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	285.348
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	285.348
Attributable to minority interest (non-controlling interests)	(121)
Attributable to owners of the parent	285.469

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.