UNICAJA BANCO, S.A.

INDIVIDUAL BALANCE SHEET AT 31 DECEMBER 2015

ASSETS		LIABILITIES	
1. CASH AND BALANCES AT CENTRAL BANKS	751,014	1. FINANCIAL LIABILITIES HELD FOR TRADING	23,53
2. FINANCIAL ASSETS HELD FOR TRADING	55,458	1.1. DEPOSITS FROM CENTRAL BANKS	
2.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	-	1.2. DEPOSITS FROM CREDIT INSTITUTIONS	
2.2. LOANS AND ADVANCES TO OTHER DEBTORS	-	1.3. DEPOSITS FROM OTHER CREDITORS	
2.3. DEBT SECURITIES	38,096	1.4. DEBT SECURITIES ISSUED	
2.4. EQUITY INSTRUMENTS	-	1.5. TRADING DERIVATIVES	23,53
2.5. TRADING DERIVATIVES	17,362	1.6. SHORT POSITIONS	
Memorandum item: Loaned or advanced as collateral	20,371	1.7. OTHER FINANCIAL LIABILITIES	
3. OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	-	2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	
3.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	-	2.1. DEPOSITS FROM CENTRAL BANKS	
3.2. LOANS AND ADVANCES TO OTHER DEBTORS		2.2. DEPOSITS FROM CREDIT INSTITUTIONS	
3.3. DEBT SECURITIES	-	2.3. DEPOSITS FROM OTHER CREDITORS	
3.4. EQUITY INSTRUMENTS		2.4. DEBT SECURITIES ISSUED	
Memorandum item: Loaned or advanced as collateral		2.5. SUBORDINATED LIABILITIES	
4. AVAILABLE-FOR-SALE FINANCIAL ASSETS	6,791,019	2.6. OTHER FINANCIAL LIABILITIES	
4.1. DEBT SECURITIES			21 062 00
	6,117,440	3. FINANCIAL LIABILITIES AT AMORTISED COST	31,062,00
4.2. EQUITY INSTRUMENTS	673,579	3.1. DEPOSITS FROM CENTRAL BANKS	1,690,78
Memorandum item: Loaned or advanced as collateral	1,569,137	3.2. DEPOSITS FROM CREDIT INSTITUTIONS	1,207,87
5. LOANS AND RECEIVABLES	20,395,865	3.3. DEPOSITS FROM OTHER CREDITORS	26,721,37
5.1. LOANS AND ADVANCES TO CREDIT INSTITUTIONS	720,527	3.4. DEBT SECURITIES ISSUED	690,29
5.2. LOANS AND ADVANCES TO OTHER DEBTORS	19,000,021	3.5. SUBORDINATED LIABILITIES	7,99
5.3. DEBT SECURITIES	675,317	3.6. OTHER FINANCIAL LIABILITIES	743,69
Memorandum item: Loaned or advanced as collateral	1,534,510	4. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF INTEREST RATE RISK	
6. HELD-TO-MATURITY INVESTMENTS	3,955,732	5. HEDGING DERIVATIVES	70,80
Memorandum item: Loaned or advanced as collateral	3,712,978	6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS HELD FOR SALE	
7. CHANGES IN THE FAIR VALUE OF THE HEDGED ITEMS IN PORTFOLIO HEDGES OF			
INTEREST RATE RISK	-		
		8. PROVISIONS	402,94
8. HEDGING DERIVATIVES	608,192	8.1. PROVISIONS FOR PENSIONS AND SIMILAR OBLIGATIONS	229,05
9. NON-CURRENT ASSETS HELD FOR SALE	243,448	8.2. PROVISIONS FOR TAXES AND OTHER LEGAL CONTINGENCIES	
D. INVESTMENTS	825,167	8.3. PROVISIONS FOR CONTINGENT LIABILITIES AND COMMITMENTS	27,94
10.1. ASSOCIATES	168,523	8.4. OTHER PROVISIONS	145,94
10.2. JOINTLY-CONTROLLED ENTITIES	49,055	9. TAX LIABILITIES	111,62
10.3. GROUP ENTITIES	607,589	9.1. CURRENT	8,31
1. INSURANCE CONTRACTS LINKED TO PENSIONS	136,501	9.2. DEFERRED	103,30
3. TANGIBLE ASSETS	513,300	10. WELFARE FUNDS	
13.1. PROPERTY, PLANT AND EQUIPMENT	420,997	11. OTHER LIABILITIES	545,95
13.1.1. FOR OWN USE	420,997		
13.1.2. LEASED OUT UNDER OPERATING LEASE			
13.1.3. ASSIGNED TO WELFARE PROJECTS			
			22 24 6 06
13.2. INVESTMENT PROPERTIES	92,303	TOTAL LIABILITIES	32,216,867
Memorandum item: Acquired under finance lease	2,269		
4. INTANGIBLE ASSETS	143	EQUITY	
14.1. GOODWILL	-	1. SHAREHOLDERS' EQUITY	2,784,87
14.2. OTHER INTANGIBLE ASSETS	143	1.1. ASSIGNED CAPITAL	881,28
5. TAX ASSETS	809,912	1.1.1. REGISTERED	881,28
15.1. CURRENT	32,527	1.1.2. LESS: NON-DEMANDED CAPITAL	
15.2. DEFERRED	777,385	1.1.2. EESS. NON-DEMANDED CAPITAL	1,246,42
16. OTHER ASSETS	32,368	1.3. RESERVES	328,41
		1.4. OTHER EQUITY INSTRUMENTS	98,68
		1.4.1. EQUITY COMPONENT OF COMPOUND FINANCIAL INSTRUMENTS	98,68
		1.4.2. NON-VOTING EQUITY UNITS AND ASSOCIATE FUNDS (SAVINGS BANKS)	
DTAL ASSETS	35,118,119	1.4.3. OTHER	
		1.5. LESS: TREASURY SHARES	
		1.6. PROFIT OR LOSS FOR THE PERIOD	230,06
		1.6. PROFIL OR LOSS FOR THE PERIOD 1.7. LESS: DIVIDENDS AND REMUNERATION	250,00
		2. VALUATION ADJUSTMENTS	116,37
		2.1. AVAILABLE-FOR-SALE FINANCIAL ASSETS	102,41
		2.2. CASH FLOW HEDGES	13,01
		2.3. HEDGES OF NET INVESTMENTS IN OPERATIONS ABROAD	
		2.3. HEDGES OF NET INVESTMENTS IN OPERATIONS ABROAD 2.4. EXCHANGE DIFFERENCES	1
			14
		2.4. EXCHANGE DIFFERENCES	1 94
		2.4. EXCHANGE DIFFERENCES 2.5. NON-CURRENT ASSETS HELD FOR SALE	
MEMORANDUM ITEMS		2.4. EXCHANGE DIFFERENCES 2.5. NON-CURRENT ASSETS HELD FOR SALE	

1. CONTINGENT EXPOSURES 2. CONTINGENT COMMITMENTS 652,089

2,218,507

TOTAL LIABILITIES AND EQUITY

TOTAL EQUITY

35,118,119

2,901,252