INDIVIDUAL BALANCE SHEET AT 31 MARCH 2017

UNICAJA BANCO, S.A.

Cash, cash balances at central banks and other demand deposits Financial assets held for trading Derivatives Equity instruments Debt securities Loans and advances Central Banks Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities Loans and advances	1,154,034 53,503 16,883 - - - - - - - - - - - - - - - - - -	Financial liabilities held for trading Derivatives Short positions Deposits Central Banks Credit institutions Customers Debt securities issued Other financial liabilities
Derivatives Equity instruments Debt securities Loans and advances Central Banks Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	16,883 - 36,620 - - - -	Short positions Deposits Central Banks Credit institutions Customers Debt securities issued
Equity instruments Debt securities Loans and advances Central Banks Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	- 36,620 - - -	Deposits Central Banks Credit institutions Customers Debt securities issued
Debt securities Loans and advances Central Banks Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	-	Central Banks Credit institutions Customers Debt securities issued
Loans and advances Central Banks Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	-	Credit institutions Customers Debt securities issued
Central Banks Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	- - - 16,932 -	Customers Debt securities issued
Credit institutions Customers Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	- - 16,932 -	Debt securities issued
Customers Bemorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	- - 16,932 -	
Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	- 16,932 -	Other financial liabilities
Memorandum item: Loaned or advanced as collateral (sale or pledge) Financial assets designated at fair value through profit or loss Equity instruments Debt securities	16,932	
Financial assets designated at fair value through profit or loss Equity instruments Debt securities		Financial liabilities designated at fair value through profit or loss
Equity instruments Debt securities		Deposits
Debt securities		Central Banks
		Credit institutions
	-	Customers
Central Banks	-	Debt securities issued
Credit institutions	-	Other financial liabilities
	-	
Customers	-	o/w: subordinated debt
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortized cost
Available-for-sale financial assets	3,239,920	Deposits
Equity instruments	495,607	Central Banks
Debt securities	2,744,313	Credit institutions
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,339,660	Customers
Loans and receivables	19,973,408	Debt securities issued
Debt securities	589,632	Other financial liabilities
Loans and advances	19,383,776	o/w: subordinated debt
Central Banks	-	Hedging derivatives
Credit institutions	117,257	Fair value changes of the hedged items in portfolio hedges of interest rate risk
Customers	19,266,519	Provisions
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,414,934	Pensions and other post-employment commitments
Held-to-maturity investments	5,593,260	Other long-term staff retributions
Memorandum item: Loaned or advanced as collateral (sale or pledge)	3,861,192	Provisions for taxes and other legal contingencies
Hedging derivatives	523,781	Contingent liabilities and commitments
Fair value changes of the hedged items in portfolio hedges of interest rate risk	525,781	Other provisions
Investments in subsidiaries, joint ventures and associates	927,354	Tax liabilities
Group Entities	728,473	Current tax liabilities
Jointly-controlled entities	44,327	Deferred tax liabilities Other liabilities
Associates	154,554	
Tangible assets	508,205	o/w: social work fund (only savings Banks and credit co-operatives)
Property, plant and equipment	406,499	Liabilities included in disposal groups classified as held for sale
For own use	406,499	
Leased out under operating lease	-	
Investment properties	101,706	
o/w: leased out under operating lease	101,706	
Memorandum item: Acquired under finance lease	853	TOTAL LIABILITIES
Intangible assets	1	
Goodwill	-	EQUITY
Other intangible assets	1	Shareholders' Funds
Tax assets	749,524	Capital
Current tax assets	18,288	Registered capital
Deferred tax assets	731,236	Non-registered demanded capital
Other assets	179,633	Memorandum item: Non-demanded capital
Insurance contracts linked to pensions	133,669	Share Premium
Inventory	-	Equity instruments issued other than capital
Other	45,964	Equity component of compound financial instruments
Non-current assets and disposal groups held for sale	265,391	Other
DTAL ASSETS	33,168,014	Other equity elements Retained earnings

	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
o/w: subordinated debt	-
Financial liabilities measured at amortized cost	29,083,496
Deposits	28,182,317
Central Banks	2,147,290
Credit institutions	1,061,683
Customers	24,973,344
Debt securities issued	200,038
Other financial liabilities	701,141
o/w: subordinated debt	-
Hedging derivatives	21,836
Fair value changes of the hedged items in portfolio hedges of interest rate risk	
Provisions	362,368
Pensions and other post-employment commitments	172,169
Other long-term staff retributions	106,177
Provisions for taxes and other legal contingencies	100,177
	44.680
Contingent liabilities and commitments	
Other provisions	39,342
Tax liabilities	66,741
Current tax liabilities	6,239
Deferred tax liabilities	60,502
Other liabilities	633,303
o/w: social work fund (only savings Banks and credit co-operatives)	
Liabilities included in disposal groups classified as held for sale	
AL LIABILITIES	30,192,834
EQUITY	
EQUITY Shareholders' Funds	2,960,644
	2,960,644 922,802
Shareholders' Funds	
Shareholders' Funds Capital Registered capital	922,802
Shareholders' Funds Capital Registered capital Non-registered demanded capital	922,802
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital	922,802 922,802
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium	922,802 922,802 1,254,245
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital	922,802 922,802 1,254,245 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments	922,802 922,802 1,254,245
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandumi item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other	922,802 922,802 1,254,245 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements	922,802 922,802 1,254,245 49,341 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandumi item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other	922,802 922,802 1,254,245 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements	922,802 922,802 1,254,245 49,341 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other e Other equity elements Retained earnings	922,802 922,802 1,254,245 49,341 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves	922,802 922,802 1,254,245 49,341 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Tressury shares	922,802 922,802 1,254,25 49,341 49,341 704,618
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves (-) Treasury shares Profit(Iloss) for the period	922,802 922,802 1,254,245 49,341 49,341 704,618 - - - - 46,638
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Tresury shares Profit/(loss) for the period (-) interim dividend	922,802 922,802 1,254,245 49,341 49,341
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend	922,802 922,802 1,254,245 49,341 49,341 704,618 - - - 46,638 (17,000) 14,536
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement	922,802 922,802 1,254,24 49,341 49,341 704,618 46,618 (17,000) 14,536 2,192
Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (lossed) on pension plans	922,802 922,802 1,254,245 49,341 49,341 704,618 - - - 46,638 (17,000) 14,536
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Share Premium Equity convolvements issued other than capital Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit(Uoss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale	922,802 922,802 1,254,24 49,341 49,341 704,618 46,618 (17,000) 14,536 2,192
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuanal gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments	922,802 922,802 1,254,245 49,341 49,341 7704,618 (17,000) 14,536 2,192 2,192
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit(Iloss) for the period (-) Interim dividend Accumulated other comprehensive income Items nof subject to reclassification to income statement Actuarial gains (Ilosse) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to redissification to income statement Results of the reserves Other valuation adjustments Items subject to redissification to income statement Items not subject to redissification to income statement Items ubject to redissification to income statement Items subject to redissification to income statement	922,802 922,802 1,254,24 49,341 49,341 704,618 46,618 (17,000) 14,536 2,192
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Tresarvy shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad	922,802 922,802 1,254,245 49,341 49,341 704,618 (17,000) 14,536 2,192 2,192 2,192
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Actuarial gains (lossed) on pension plans Non-current assets and disposal groups classified as held-for-sale Other values of the investments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences	922,802 922,802 922,802 1,254,245 49,341 49,341 49,341 49,341 40,341 40,348 (17,000) 14,536 2,192 4,193 4,19
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Tresarvy shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad	922,802 922,802 1,254,245 49,341 49,341 704,618 (17,000) 14,536 2,192 2,192 2,192
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Actuarial gains (lossed) on pension plans Non-current assets and disposal groups classified as held-for-sale Other values of the investments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences	922,802 922,802 922,802 1,254,245 49,341 49,341 49,341 49,341 40,341 40,348 (17,000) 14,536 2,192 4,193 4,19
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit(Iloss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (lossed) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion)	922,802 922,802 1,254,245 49,341 49,341 - - - - - - - - - - - - - - - - - - -
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (Iosses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets	922,802 922,802 922,802 1,254,245 49,341 49,341 704,618 (17,000) 14,536 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,192 2,193 2,192 2,193 4,193 2,193
Shareholders' Funds Capital Registered capital Non-registered demanded capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity component of compound financial instruments Other Other equity elements Revaluation reserves Other reserves Other reserves Other reserves (-) Treasury shares Profit(Iloss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments	922,802 922,802 1,254,245 49,341 49,341 - - - - - - - - - - - - - - - - - - -

Thousand euros

25,090 25,090

		Hedges of net investments in operations abroad	-	
		Exchange differences	26	
		Hedging derivatives. Cash flow hedges (effective portion)	(822)	
		Available-for-sale financial assets	13,140	
		Debt instruments	-35,101	
		Equity instruments	48,241	
		Non-current assets and disposal groups classified as held-for-sale	-	
MEMORANDUM ITEMS: OUT OF BALANCE I	EXPOSURES			
Financial guarantees given	698,135	TOTAL EQUITY	2,975,180	
Contingents commitments	2,811,300			
		TOTAL EQUITY AND TOTAL LIABILITIES	33,168,014	
		TOTAL EQUITY AND TOTAL HABILITIES 33		

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.