UNICAJA BANCO, S.A.

INDIVIDUAL BALANCE SHEET AT 31 MARCH 2018

Thousand euros

ASSETS	
Cash, cash balances at central banks and other demand deposits	**1,693,626**
Financial assets held for trading	**34,450**
Derivatives	12,365
Equity instruments	9,190
Debt securities	12,895
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	30,821
Non-trading financial assets mandatorily at fair value through profit or loss	**54,820**
Equity instruments	-
Debt securities	54,820
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	**27,456**
Debt securities	-
Loans and advances	27,456
Central Banks	-
Credit institutions	-
Customers	27,456
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at fair value through other comprehensive income	**3,144,731**
Equity instruments	406,957
Debt securities	2,737,774
Loans and receivables	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,898,352
Financial assets at amortised cost	**28,021,388**
Debt securities	8,682,285
Loans and advances	19,339,103
Central Banks	-
Credit institutions	568,277
Customers	18,770,827
Memorandum item: Loaned or advanced as collateral (sale or pledge)	6,997,728
Derivatives - Hedge accounting	**491,132**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**-**
Investments in subsidiaries, joint ventures and associates	**937,230**
Subsidiaries	781,378
Joint ventures	-
Associates	155,852
Tangible assets	**493,151**
Property, plant and equipment	390,129
For own use	390,129
Leased out under operating lease	-
Investment property	103,022
o/w: leased out under operating lease	-
Memorandum item: Acquired under finance lease	-
Intangible assets	**-**
Goodwill	-
Other intangible assets	-
Tax assets	**797,858**
Current tax assets	48,030
Deferred tax assets	749,828
Other assets	**210,558**
Insurance contracts linked to pensions	126,392
Inventory	-
Other	84,166
Non-current assets and disposal groups classified as held for sale	**266,139**
TOTAL ASSETS	**36,172,539**

LIABILITIES	
Financial liabilities held for trading	**20,912**
Derivatives	20,912
Short positions	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Financial liabilities designated at fair value through profit or loss	**-**
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Memorandum item: subordinated debt	-
Financial liabilities measured at amortised cost	**30,821,788**
Deposits	30,061,315
Central Banks	2,138,456
Credit institutions	3,231,262
Customers	24,691,596
Debt securities issued	130,020
Other financial liabilities	630,452
Memorandum item: subordinated debt	-
Derivatives - Hedge accounting	**64,992**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**-**
Provisions	**498,003**
Pensions and other post employment defined benefit obligations	225,394
Other long term employee benefits	27,690
Pending legal issues and tax litigation	-
Commitments and guarantees given	71,393
Other provisions	173,527
Tax liabilities	**88,894**
Current tax liabilities	5,794
Deferred tax liabilities	83,100
Share capital repayable on demand	**-**
Other liabilities	**711,672**
o/w: social work fund (only savings Banks and credit co-operatives)	-
Liabilities included in disposal groups classified as held for sale	**-**
TOTAL LIABILITIES	**32,206,260**

EQUITY	
Own Funds	**3,872,474**
Capital	**1,610,302**
Paid up capital	1,610,302
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	**1,322,995**
Equity instruments issued other than capital	**49,341**
Equity component of compound financial instruments	49,341
Other equity instruments issued	-
Other equity elements	**-**
Retained earnings	**883,219**
Revaluation reserves	**-**
Other reserves	**(61,153)**
(-) Treasury shares	**-**
Profit/(loss) for the period	**102,375**
(-) Interim dividends	**(34,605)**
Accumulated other comprehensive income	**93,805**
Items that will not be reclassified to profit or loss	5,045
Actuarial gains or (-) losses on defined benefit pension plans	2,708
Non-current assets and disposal groups classified as held for sale	-
Fair value changes of equity instruments measured at fair value through other comprehensive income	2,337
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	-
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	-
Items that may be reclassified to profit or loss	88,760
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	9,202
Fair value changes of debt instruments measured at fair value through other comprehensive income	79,613
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	**3,966,279**
TOTAL EQUITY AND TOTAL LIABILITIES	**36,172,539**

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	**2,144,241**
Financial guarantees given	**33,048**
Other commitments given	**3,077,719**

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.