

UNICAJA BANCO, S.A.**INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2017**

Thousand euros

Interest income	281,878
(Interest expense)	38,675
(Expense on capital repayable on demand)	-
NET INTEREST INCOME	243,203
Dividend income	18,200
Fee and commission income	61,923
(Fee and commission expenses)	6,615
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	46,180
Gains or (-) losses on financial assets and liabilities held for trading, net	(134)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	10
Exchange differences (losses), net	(270)
Other operating income	7,332
(Other operating expenses)	20,634
GROSS INCOME	349,195
(Administration costs)	165,943
(Staff costs)	115,075
(Other administration costs)	50,868
(Amortization)	8,977
(Provisions or (-) reversal of provisions)	30,773
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	29,244
(Financial assets measured at cost)	-
(Available-for-sale financial assets)	2,343
(Loans and receivables)	26,901
(Held-to-maturity investments)	-
NET OPERATING INCOME	114,258
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	(8,318)
(Impairment or (-) reversal of impairment on non-financial assets)	(188)
(Tangible assets)	(228)
(Intangible assets)	-
(Other)	40
Gains or (-) losses on derecognition of non-financial assets and investments, net	(3)
o/w: investments in subsidiaries, joint ventures and associates	-
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	628
OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	123,389
(Tax expense or (-) income related to profit or loss from continuing operations)	17,757
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	105,632
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	105,632

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.