

UNICAJA BANCO, S.A.**INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2016**

Thousand euros

1. INTEREST AND SIMILAR INCOME	156,090
2. INTEREST EXPENSE AND SIMILAR CHARGES	39,936
A) NET INTEREST INCOME	116,154
4. RETURN ON EQUITY INSTRUMENTS	3,828
6. FEE AND COMMISSION INCOME	28,002
7. FEE AND COMMISSION EXPENSE	2,679
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	40,143
8.1. Financial assets held for trading	1,466
8.2. Other financial instruments at fair value through profit or loss	-
8.3. Financial instruments not carried at fair value through profit or loss	38,570
8.4. Other	107
9. EXCHANGE DIFFERENCES (NET)	(554)
10. OTHER OPERATING INCOME	63,748
11. OTHER OPERATING EXPENSE	2,575
B) GROSS OPERATING INCOME	246,067
12. ADMINISTRATIVE EXPENSES	80,256
12.1. Staff costs	59,088
12.2. Other general administrative expenses	21,168
13. DEPRECIATION AND AMORTIZATION	4,467
14. PROVISIONS (NET)	2,674
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	36,683
15.1. Loans and receivables	35,686
15.2. Other financial instruments not measured at fair value through profit or loss	997
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	121,987
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	6,679
16.1. Goodwill and other intangible assets	-
16.2. Other assets	6,679
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	279
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(563)
D) PROFIT/(LOSS) BEFORE TAX	115,024
20. INCOME TAX	33,353
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS	81,671
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
F) NET PROFIT FOR THE PERIOD	81,671