

CONSOLIDATED INCOME STATEMENT AT 30 JUNE 2021

Thousand euros

Interest income	336,277
(Interest expenses)	51,114
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	285,163
Dividend income	13,339
Share of profit or (-) loss of entities accounted for using the equity method	16,504
Fee and commission income	138,727
(Fee and commission expenses)	13,155
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	25,446
Gains or (-) losses on financial assets and liabilities held for trading, net	2,836
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	363
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1,536)
Exchange differences (losses), net	1,210
Other operating income	21,587
(Other operating expenses)	33,628
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	36,400
(Expenses on insurance and reinsurance contracts)	22,528
GROSS INCOME	470,728
(Administrative expenses)	253,878
(Staff expenses)	175,000
(Other administrative expenses)	78,878
(Depreciation)	27,343
(Provisions or (-) reversal of provisions)	26,406
(Impairment or (-) reversal of impairment and gains or losses on cash flow changes of financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	76,244
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	76,244
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	-
(Impairment or (-) reversal of impairment on non-financial assets)	(306)
(Tangible assets)	(2,557)
(Intangible assets)	3,387
(Other)	(1,136)
Gains or (-) losses on derecognition of non-financial assets, net	(316)
Negative goodwill recognised in profit or loss	-
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	5,066
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	91,913
(Tax expense or (-) income related to profit or loss from continuing operations)	21,897
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	70,016
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	70,016
Attributable to minority interest (non-controlling interests)	(3)
Attributable to owners of the parent	70,019

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.