

## CONSOLIDATED INCOME STATEMENT AT 30 JUNE 2022

Thousand euros

Interest income	578,349
(Interest expenses)	76,785
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>501,564</b>
Dividend income	12,449
Share of profit or (-) loss of entities accounted for using the equity method	41,129
Fee and commission income	287,273
(Fee and commission expenses)	23,625
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	20,003
Gains or (-) losses on financial assets and liabilities held for trading, net	6,360
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(3,965)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	(276)
Gains or (-) losses from hedge accounting, net	6,451
Exchange differences (losses), net	1,920
Other operating income	56,744
(Other operating expenses)	88,262
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	25,404
(Expenses on insurance and reinsurance contracts)	18,167
<b>GROSS INCOME</b>	<b>825,002</b>
(Administrative expenses)	389,983
(Staff expenses)	257,394
(Other administrative expenses)	132,589
(Depreciation)	46,168
(Provisions or (-) reversal of provisions)	51,632
(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)	88,976
Financial assets at fair value through other comprehensive income	(215)
Financial assets at amortised cost	89,191
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	(993)
(Impairment or (-) reversal of impairment on non-financial assets)	17,688
(Tangible assets)	40
(Intangible assets)	3,387
(Other)	14,261
Gains or (-) losses on derecognition of non-financial assets, net	2,514
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	(8,850)
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>225,212</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	60,536
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>164,676</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT</b>	<b>164,676</b>
Attributable to minority interest (non-controlling interests)	(2)
Attributable to owners of the parent	164,678

**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.