

CONSOLIDATED INCOME STATEMENT AT 30 JUNE 2023

Thousand euros

Interest income	1.067.197
(Interest expenses)	451.532
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	615.665
Dividend income	18.189
Share of profit or (-) loss of entities accounted for using the equity method	48.054
Fee and commission income	290.703
(Fee and commission expenses)	21.602
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	4.815
Gains or (-) losses on financial assets and liabilities held for trading, net	4.715
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	98
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(3.250)
Exchange differences (losses), net	1.965
Other operating income	33.350
(Other operating expenses)	168.655
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	32.703
(Expenses on insurance and reinsurance contracts)	26.086
GROSS INCOME	830.664
(Administrative expenses)	383.480
(Staff expenses)	243.904
(Other administrative expenses)	139.576
(Depreciation)	45.097
(Provisions or (-) reversal of provisions)	62.444
(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)	75.612
Financial assets at fair value through other comprehensive income	1.254
Financial assets at amortised cost	74.358
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	(1.472)
(Impairment or (-) reversal of impairment on non-financial assets)	17.961
(Tangible assets)	9.987
(Intangible assets)	5.419
(Other)	2.555
Gains or (-) losses on derecognition of non-financial assets, net	180
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	(25.106)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	222.616
(Tax expense or (-) income related to profit or loss from continuing operations)	74.489
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	148.127
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	148.127
Attributable to minority interest (non-controlling interests)	(77)
Attributable to owners of the parent	148.204

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.