

## CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2018

Thousand euros

|  |                |
|--|----------------|
| Interest income  | 605,258        |
| (Interest expenses)  | 153,554        |
| (Expenses on share capital repayable on demand)  | -              |
| <b>NET INTEREST INCOME</b>   | <b>451,704</b> |
| Dividend income  | 20,051         |
| Share of profit or (-) loss of entities accounted for using the equity method  | 32,357         |
| Fee and commission income  | 180,297        |
| (Fee and commission expenses)  | 16,993         |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net  | 40,796         |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | 4,511          |
| Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net  | 1,032          |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net   | (2,998)        |
| Gains or (-) losses from hedge accounting, net   | -              |
| Exchange differences (losses), net   | 891            |
| Other operating income   | 80,348         |
| (Other operating expenses)   | 73,220         |
| o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)  | -              |
| Income on insurance and reinsurance contracts  | 46,566         |
| (Expenses on insurance and reinsurance contracts)  | 30,197         |
| <b>GROSS INCOME</b>  | <b>735,145</b> |
| (Administrative expenses)  | 438,238        |
| (Staff expenses)   | 292,755        |
| (Other administrative expenses)  | 145,483        |
| (Depreciation)   | 27,498         |
| (Provisions or (-) reversal of provisions)   | 81,273         |
| (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) | (3,301)        |
| Financial assets at fair value through other comprehensive income  | -              |
| Financial assets at amortised cost   | (3,301)        |
| (Impairment or (-) reversal of impairment of investments in joint ventures and associates)   | -              |
| (Impairment or (-) reversal of impairment on non-financial assets)   | 2,161          |
| (Tangible assets)  | (4,041)        |
| (Intangible assets)  | 5,901          |
| (Other)  | 301            |
| Gains or (-) losses on derecognition of non-financial assets and investments, net  | 5,180          |
| 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   | (2,300)        |
| <b>OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>  | <b>192,156</b> |
| (Tax expense or (-) income related to profit or loss from continuing operations)   | 49,909         |
| <b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>   | <b>142,247</b> |
| Profit or (-) loss after tax from discontinued operations (net)  | -              |
| <b>PROFIT</b>  | <b>142,247</b> |
| Attributable to minority interest (non-controlling interests)  | (7)            |
| Attributable to owners of the parent   | 142,254        |

**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.