

CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2021

Thousand euros

Interest income	574,891
(Interest expenses)	79,511
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	495,380
Dividend income	14,503
Share of profit or (-) loss of entities accounted for using the equity method	30,759
Fee and commission income	250,830
(Fee and commission expenses)	22,452
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	21,071
Gains or (-) losses on financial assets and liabilities held for trading, net	8,178
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	854
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1,617)
Exchange differences (losses), net	2,630
Other operating income	40,571
(Other operating expenses)	72,328
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	49,821
(Expenses on insurance and reinsurance contracts)	31,713
GROSS INCOME	786,487
(Administrative expenses)	437,363
(Staff expenses)	297,920
(Other administrative expenses)	139,443
(Depreciation)	46,790
(Provisions or (-) reversal of provisions)	57,419
(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)	125,819
Financial assets at fair value through other comprehensive income	(373)
Financial assets at amortised cost	126,192
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	(364)
(Impairment or (-) reversal of impairment on non-financial assets)	2,795
(Tangible assets)	(835)
(Intangible assets)	5,080
(Other)	(1,450)
Gains or (-) losses on derecognition of non-financial assets, net	5,253
Negative goodwill recognised in profit or loss	1,301,333
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	(1,090)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	1,422,161
(Tax expense or (-) income related to profit or loss from continuing operations)	26,769
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	1,395,392
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT	1,395,392
Attributable to minority interest (non-controlling interests)	(4)
Attributable to owners of the parent	1,395,396

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.