

## CONSOLIDATED INCOME STATEMENT AT 30 SEPTEMBER 2022

Thousand euros

Interest income	881,449
(Interest expenses)	116,684
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>764,765</b>
Dividend income	15,683
Share of profit or (-) loss of entities accounted for using the equity method	52,139
Fee and commission income	432,673
(Fee and commission expenses)	38,493
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	23,083
Gains or (-) losses on financial assets and liabilities held for trading, net	13,748
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(5,218)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	(4,097)
Gains or (-) losses from hedge accounting, net	5,197
Exchange differences (losses), net	6,017
Other operating income	80,845
(Other operating expenses)	113,011
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
Income on insurance and reinsurance contracts	38,355
(Expenses on insurance and reinsurance contracts)	27,439
<b>GROSS INCOME</b>	<b>1,244,247</b>
(Administrative expenses)	585,649
(Staff expenses)	382,725
(Other administrative expenses)	202,924
(Depreciation)	68,133
(Provisions or (-) reversal of provisions)	83,596
(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)	128,861
Financial assets at fair value through other comprehensive income	(365)
Financial assets at amortised cost	129,226
(Impairment or (-) reversal of impairment of investments in joint ventures and associates)	(993)
(Impairment or (-) reversal of impairment on non-financial assets)	25,842
(Tangible assets)	(782)
(Intangible assets)	5,080
(Other)	21,544
Gains or (-) losses on derecognition of non-financial assets, net	5,821
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	(2,386)
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>356,594</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	96,419
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>260,175</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT</b>	<b>260,175</b>
Attributable to minority interest (non-controlling interests)	(5)
Attributable to owners of the parent	260,180

**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.