

## INDIVIDUAL INCOME STATEMENT AT 31 DECEMBER 2014

Thousand euros

1. INTEREST AND SIMILAR INCOME	949,763
2. INTEREST EXPENSE AND SIMILAR CHARGES	388,506
<b>A) NET INTEREST INCOME</b>	<b>561,257</b>
4. RETURN ON EQUITY INSTRUMENTS	95,083
6. FEE AND COMMISSION INCOME	133,584
7. FEE AND COMMISSION EXPENSE	15,901
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	290,829
8.1. Financial assets held for trading	(7,510)
8.2. Other financial instruments at fair value through profit or loss	-
8.3. Financial instruments not carried at fair value through profit or loss	298,491
8.4. Other	(152)
9. EXCHANGE DIFFERENCES (NET)	1,300
10. OTHER OPERATING INCOME	11,253
11. OTHER OPERATING EXPENSE	59,228
<b>B) GROSS OPERATING INCOME</b>	<b>1,018,177</b>
12. ADMINISTRATIVE EXPENSES	347,195
12.1. Staff costs	258,055
12.2. Other general administrative expenses	89,140
13. DEPRECIATION AND AMORTIZATION	22,618
14. PROVISIONS (NET)	96,273
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	122,985
15.1. Loans and receivables	117,569
15.2. Other financial instruments not measured at fair value through profit or loss	5,416
<b>C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>429,106</b>
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	93,883
16.1. Goodwill and other intangible assets	-
16.2. Other assets	93,883
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(301)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(13,368)
<b>D) PROFIT/(LOSS) BEFORE TAX</b>	<b>321,554</b>
20. INCOME TAX	83,179
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
<b>E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS</b>	<b>238,375</b>
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
<b>F) NET PROFIT FOR THE PERIOD</b>	<b>238,375</b>