

## INDIVIDUAL INCOME STATEMENT AT 31 DECEMBER 2019

Thousand euros

|   |                |
|---|----------------|
| Interest income   | 764,046        |
| (Interest expenses)   | 185,203        |
| (Expenses on share capital repayable on demand)   | -              |
| <b>NET INTEREST INCOME</b>  | <b>578,843</b> |
| Dividend income   | 103,908        |
| Fee and commission income   | 243,752        |
| (Fee and commission expenses)   | 22,791         |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net                           | 95,591         |
| Gains or (-) losses on financial assets and liabilities held for trading, net   | 2,470          |
| Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net   | 3,962          |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  | -              |
| Gains or (-) losses from hedge accounting, net  | (1,755)        |
| Exchange differences (losses), net  | 417            |
| Other operating income  | 37,153         |
| (Other operating expenses)  | 99,130         |
| o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)   | -              |
| <b>GROSS INCOME</b>   | <b>942,420</b> |
| (Administrative expenses)   | 531,518        |
| (Staff expenses)  | 366,580        |
| (Other administrative expenses)   | 164,938        |
| (Depreciation)  | 39,987         |
| (Provisions or (-) reversal of provisions)  | 353,020        |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes) | (39,897)       |
| Financial assets at fair value through other comprehensive income   | -              |
| Financial assets at amortised cost  | (39,897)       |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)  | (13,079)       |
| (Impairment or (-) reversal of impairment on non-financial assets)  | 2,651          |
| (Tangible assets)   | 1,453          |
| (Intangible assets)   | -              |
| (Other)   | 1,198          |
| Gains or (-) losses on derecognition of non-financial assets, net   | 66,022         |
| 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                      | (2,603)        |
| <b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>   | <b>131,639</b> |
| (Tax expense or (-) income related to profit or loss from continuing operations)  | 6,067          |
| <b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>  | <b>125,572</b> |
| Profit or (-) loss after tax from discontinued operations (net)   | -              |
| <b>PROFIT FOR THE PERIOD</b>  | <b>125,572</b> |

**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.