

INDIVIDUAL INCOME STATEMENT AT 31 DECEMBER 2022

Thousand euros

Interest income	1,260,632
(Interest expenses)	201,503
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	1,059,129
Dividend income	92,779
Fee and commission income	519,176
(Fee and commission expenses)	50,771
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	36,292
Gains or (-) losses on financial assets and liabilities held for trading, net	14,680
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(9,216)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	5,512
Exchange differences (losses), net	9,546
Other operating income	38,229
(Other operating expenses)	178,306
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	1,537,050
(Administrative expenses)	737,042
(Staff expenses)	472,036
(Other administrative expenses)	265,006
(Depreciation)	78,759
(Provisions or (-) reversal of provisions)	94,283
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	210,426
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	210,426
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	109,240
(Impairment or (-) reversal of impairment on non-financial assets)	(12,832)
(Tangible assets)	(435)
(Intangible assets)	-
(Other)	(12,397)
Gains or (-) losses on derecognition of non-financial assets, net	7,704
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	7,057
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	334,893
(Tax expense or (-) income related to profit or loss from continuing operations)	99,834
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	235,059
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	235,059

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.