

INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2014

Thousand euros

1. INTEREST AND SIMILAR INCOME	486,366
2. INTEREST EXPENSE AND SIMILAR CHARGES	211,980
A) NET INTEREST INCOME	274,386
4. RETURN ON EQUITY INSTRUMENTS	65,374
6. FEE AND COMMISSION INCOME	67,652
7. FEE AND COMMISSION EXPENSE	9,113
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	175,655
8.1. Financial assets held for trading	(4,926)
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	180,330
8.4. Other	251
9. EXCHANGE DIFFERENCES (NET)	421
10. OTHER OPERATING INCOME	5,193
11. OTHER OPERATING EXPENSE	21,341
B) GROSS OPERATING INCOME	558,227
12. ADMINISTRATIVE EXPENSES	182,962
12.1. Staff costs	138,092
12.2. Other general administrative expenses	44,870
13. DEPRECIATION AND AMORTIZATION	11,606
14. PROVISIONS (NET)	24,610
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	32,090
15.1. Loans and receivables	26,709
15.2. Other financial instruments not measured at fair value through profit or loss	5,381
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	306,959
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	73,154
16.1. Goodwill and other intangible assets	-
16.2. Other assets	73,154
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(179)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(6,387)
D) PROFIT/(LOSS) BEFORE TAX	227,239
20. INCOME TAX	58,167
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS	169,072
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
F) NET PROFIT FOR THE PERIOD	169,072