

INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2015

Thousand euros

1. INTEREST AND SIMILAR INCOME	392,334
2. INTEREST EXPENSE AND SIMILAR CHARGES	140,896
A) NET INTEREST INCOME	251,438
4. RETURN ON EQUITY INSTRUMENTS	30,798
6. FEE AND COMMISSION INCOME	62,443
7. FEE AND COMMISSION EXPENSE	5,792
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	200,884
8.1. Financial assets held for trading	(4,316)
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	205,385
8.4. Other	(185)
9. EXCHANGE DIFFERENCES (NET)	1,074
10. OTHER OPERATING INCOME	15,821
11. OTHER OPERATING EXPENSE	6,582
B) GROSS OPERATING INCOME	550,084
12. ADMINISTRATIVE EXPENSES	182,498
12.1. Staff costs	135,328
12.2. Other general administrative expenses	47,170
13. DEPRECIATION AND AMORTIZATION	10,399
14. PROVISIONS (NET)	31,655
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	50,691
15.1. Loans and receivables	47,719
15.2. Other financial instruments not measured at fair value through profit or loss	2,972
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	274,841
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	7,304
16.1. Goodwill and other intangible assets	-
16.2. Other assets	7,304
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(577)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(1,243)
D) PROFIT/(LOSS) BEFORE TAX	265,717
20. INCOME TAX	72,357
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS	193,360
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
F) NET PROFIT FOR THE PERIOD	193,360