

INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2019

Thousand euros

Interest income	388,550
(Interest expenses)	95,811
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	292,739
Dividend income	39,509
Fee and commission income	120,146
(Fee and commission expenses)	11,827
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	23,455
Gains or (-) losses on financial assets and liabilities held for trading, net	(243)
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	3,528
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1,052)
Exchange differences (losses), net	161
Other operating income	22,839
(Other operating expenses)	38,904
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	450,351
(Administrative expenses)	266,190
(Staff expenses)	182,647
(Other administrative expenses)	83,543
(Depreciation)	20,059
(Provisions or (-) reversal of provisions)	42,795
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	(33,812)
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	(33,812)
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	(1,859)
(Impairment or (-) reversal of impairment on non-financial assets)	1,977
(Tangible assets)	689
(Intangible assets)	-
(Other)	1,288
Gains or (-) losses on derecognition of non-financial assets, net	(27,289)
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	2,827
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	130,539
(Tax expense or (-) income related to profit or loss from continuing operations)	39,688
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	90,851
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	90,851

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.