

## INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2020

Thousand euros

Interest income	355,607
(Interest expenses)	78,201
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>277,406</b>
Dividend income	96,836
Fee and commission income	117,074
(Fee and commission expenses)	10,683
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	65,995
Gains or (-) losses on financial assets and liabilities held for trading, net	90
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(4,981)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	2,484
Exchange differences (losses), net	9
Other operating income	13,239
(Other operating expenses)	34,388
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
<b>GROSS INCOME</b>	<b>523,081</b>
(Administrative expenses)	249,745
(Staff expenses)	175,232
(Other administrative expenses)	74,513
(Depreciation)	21,919
(Provisions or (-) reversal of provisions)	25,514
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	128,326
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	128,326
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	2,046
(Impairment or (-) reversal of impairment on non-financial assets)	1,633
(Tangible assets)	215
(Intangible assets)	-
(Other)	1,418
Gains or (-) losses on derecognition of non-financial assets, net	476
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	(1,407)
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>92,967</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	6,710
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>86,257</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT FOR THE PERIOD</b>	<b>86,257</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.