

INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2021

Thousand euros

Interest income	336,246
(Interest expenses)	51,042
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	285,204
Dividend income	18,886
Fee and commission income	128,845
(Fee and commission expenses)	12,883
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	25,446
Gains or (-) losses on financial assets and liabilities held for trading, net	2,715
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	379
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1,431)
Exchange differences (losses), net	1,210
Other operating income	13,836
(Other operating expenses)	33,532
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	428,675
(Administrative expenses)	240,651
(Staff expenses)	167,500
(Other administrative expenses)	73,151
(Depreciation)	26,687
(Provisions or (-) reversal of provisions)	26,773
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	75,566
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	75,566
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	(1,058)
(Impairment or (-) reversal of impairment on non-financial assets)	490
(Tangible assets)	(815)
(Intangible assets)	-
(Other)	1,305
Gains or (-) losses on derecognition of non-financial assets, net	1,666
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	2,111
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	63,343
(Tax expense or (-) income related to profit or loss from continuing operations)	16,605
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	46,738
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	46,738

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.