

INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2022

Thousand euros

Interest income	578,749
(Interest expenses)	76,639
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	502,110
Dividend income	40,996
Fee and commission income	262,247
(Fee and commission expenses)	22,970
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	23,080
Gains or (-) losses on financial assets and liabilities held for trading, net	6,084
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(3,965)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	(3,076)
Gains or (-) losses from hedge accounting, net	6,451
Exchange differences (losses), net	1,922
Other operating income	23,928
(Other operating expenses)	54,840
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	781,967
(Administrative expenses)	362,826
(Staff expenses)	234,898
(Other administrative expenses)	127,928
(Depreciation)	40,231
(Provisions or (-) reversal of provisions)	51,764
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	85,799
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	85,799
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	2,742
(Impairment or (-) reversal of impairment on non-financial assets)	2,292
(Tangible assets)	(31)
(Intangible assets)	-
(Other)	2,323
Gains or (-) losses on derecognition of non-financial assets, net	3,339
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	6,140
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	245,792
(Tax expense or (-) income related to profit or loss from continuing operations)	67,569
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	178,223
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	178,223

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.