

INDIVIDUAL INCOME STATEMENT AT 30 JUNE 2023

Thousand euros

Interest income	1.072.709
(Interest expenses)	452.258
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	620.451
Dividend income	51.601
Fee and commission income	266.187
(Fee and commission expenses)	21.977
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	4.815
Gains or (-) losses on financial assets and liabilities held for trading, net	4.519
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	98
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(3.250)
Exchange differences (losses), net	1.965
Other operating income	17.809
(Other operating expenses)	146.681
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	795.537
(Administrative expenses)	360.218
(Staff expenses)	222.342
(Other administrative expenses)	137.876
(Depreciation)	39.608
(Provisions or (-) reversal of provisions)	63.345
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	41.548
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	41.548
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	29.557
(Impairment or (-) reversal of impairment on non-financial assets)	1.264
(Tangible assets)	(808)
(Intangible assets)	-
(Other)	2.072
Gains or (-) losses on derecognition of non-financial assets, net	2.907
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	8.148
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	271.052
(Tax expense or (-) income related to profit or loss from continuing operations)	94.282
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	176.770
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	176.770

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.