

INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2014

Thousand euros

1. INTEREST AND SIMILAR INCOME	239,870
2. INTEREST EXPENSE AND SIMILAR CHARGES	110,543
A) NET INTEREST INCOME	129,327
4. RETURN ON EQUITY INSTRUMENTS	30,435
6. FEE AND COMMISSION INCOME	33,079
7. FEE AND COMMISSION EXPENSE	4,398
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	44,717
8.1. Financial assets held for trading	(3,663)
8.2. Other financial instruments at fair value through profit or loss	-
8.3. Financial instruments not carried at fair value through profit or loss	48,161
8.4. Other	219
9. EXCHANGE DIFFERENCES (NET)	136
10. OTHER OPERATING INCOME	2,528
11. OTHER OPERATING EXPENSE	10,359
B) GROSS OPERATING INCOME	225,465
12. ADMINISTRATIVE EXPENSES	90,744
12.1. Staff costs	70,011
12.2. Other general administrative expenses	20,733
13. DEPRECIATION AND AMORTIZATION	5,973
14. PROVISIONS (NET)	10,906
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	15,190
15.1. Loans and receivables	10,968
15.2. Other financial instruments not measured at fair value through profit or loss	4,222
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	102,652
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	39,315
16.1. Goodwill and other intangible assets	-
16.2. Other assets	39,315
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(32)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(3,424)
D) PROFIT/(LOSS) BEFORE TAX	59,881
20. INCOME TAX	10,015
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS	49,866
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
F) NET PROFIT FOR THE PERIOD	49,866