

## INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2015

Thousand euros

1. INTEREST AND SIMILAR INCOME	200,527
2. INTEREST EXPENSE AND SIMILAR CHARGES	72,056
<b>A) NET INTEREST INCOME</b>	<b>128,471</b>
4. RETURN ON EQUITY INSTRUMENTS	14,365
6. FEE AND COMMISSION INCOME	30,789
7. FEE AND COMMISSION EXPENSE	2,877
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	184,577
8.1. Financial assets held for trading	(2,154)
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	186,757
8.4. Other	(26)
9. EXCHANGE DIFFERENCES (NET)	1,196
10. OTHER OPERATING INCOME	13,128
11. OTHER OPERATING EXPENSE	10,066
<b>B) GROSS OPERATING INCOME</b>	<b>359,583</b>
12. ADMINISTRATIVE EXPENSES	90,824
12.1. Staff costs	68,608
12.2. Other general administrative expenses	22,216
13. DEPRECIATION AND AMORTIZATION	5,250
14. PROVISIONS (NET)	2,617
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	17,713
15.1. Loans and receivables	16,179
15.2. Other financial instruments not measured at fair value through profit or loss	1,534
<b>C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>243,179</b>
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	5,492
16.1. Goodwill and other intangible assets	-
16.2. Other assets	5,492
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(333)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	230
<b>D) PROFIT/(LOSS) BEFORE TAX</b>	<b>237,584</b>
20. INCOME TAX	67,192
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
<b>E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS</b>	<b>170,392</b>
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
<b>F) NET PROFIT FOR THE PERIOD</b>	<b>170,392</b>