

## INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2019

Thousand euros

Interest income	194,453
(Interest expenses)	49,465
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>144,988</b>
Dividend income	12,434
Fee and commission income	59,247
(Fee and commission expenses)	5,795
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	21,818
Gains or (-) losses on financial assets and liabilities held for trading, net	(538)
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	2,249
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	-
Exchange differences (losses), net	383
Other operating income	6,170
(Other operating expenses)	11,442
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
<b>GROSS INCOME</b>	<b>229,514</b>
(Administrative expenses)	133,084
(Staff expenses)	91,323
(Other administrative expenses)	41,761
(Depreciation)	10,054
(Provisions or (-) reversal of provisions)	19,721
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	(42,352)
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	(42,352)
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	896
(Impairment or (-) reversal of impairment on non-financial assets)	1,957
(Tangible assets)	639
(Intangible assets)	-
(Other)	1,318
Gains or (-) losses on derecognition of non-financial assets, net	(31,730)
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	731
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>75,155</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	32,547
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>42,608</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT FOR THE PERIOD</b>	<b>42,608</b>

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.