

INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2021

Thousand euros

Interest income	171,786
(Interest expenses)	26,317
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	145,470
Dividend income	648
Fee and commission income	64,232
(Fee and commission expenses)	5,923
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	12,723
Gains or (-) losses on financial assets and liabilities held for trading, net	302
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	150
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(74)
Exchange differences (losses), net	731
Other operating income	6,462
(Other operating expenses)	7,175
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	217,545
(Administrative expenses)	120,324
(Staff expenses)	83,746
(Other administrative expenses)	36,578
(Depreciation)	12,829
(Provisions or (-) reversal of provisions)	8,771
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	36,056
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	36,056
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	(3,230)
(Impairment or (-) reversal of impairment on non-financial assets)	589
(Tangible assets)	(627)
(Intangible assets)	-
(Other)	1,215
Gains or (-) losses on derecognition of non-financial assets, net	1,728
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	(1,516)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	42,420
(Tax expense or (-) income related to profit or loss from continuing operations)	12,559
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	29,861
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	29,861

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.