

## INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2022

Thousand euros

Interest income	284,257
(Interest expenses)	42,236
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>242,021</b>
Dividend income	11,474
Fee and commission income	133,926
(Fee and commission expenses)	10,933
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	6,245
Gains or (-) losses on financial assets and liabilities held for trading, net	10,047
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(6,330)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(298)
Exchange differences (losses), net	(48)
Other operating income	10,033
(Other operating expenses)	17,004
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
<b>GROSS INCOME</b>	<b>379,133</b>
(Administrative expenses)	186,372
(Staff expenses)	119,500
(Other administrative expenses)	66,872
(Depreciation)	18,981
(Provisions or (-) reversal of provisions)	27,012
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	49,132
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	49,132
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	1,575
(Impairment or (-) reversal of impairment on non-financial assets)	1,278
(Tangible assets)	52
(Intangible assets)	-
(Other)	1,226
Gains or (-) losses on derecognition of non-financial assets, net	2,674
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	(16)
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>97,442</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	27,563
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>69,879</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT FOR THE PERIOD</b>	<b>69,879</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.