

## INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2023

Thousand euros

Interest income	487.370
(Interest expenses)	187.267
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>300.103</b>
Dividend income	24.494
Fee and commission income	133.142
(Fee and commission expenses)	10.787
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	9.800
Gains or (-) losses on financial assets and liabilities held for trading, net	2.849
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(640)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(4.498)
Exchange differences (losses), net	1.044
Other operating income	7.232
(Other operating expenses)	88.803
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
<b>GROSS INCOME</b>	<b>373.936</b>
(Administrative expenses)	179.257
(Staff expenses)	110.277
(Other administrative expenses)	68.980
(Depreciation)	19.192
(Provisions or (-) reversal of provisions)	32.844
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	17.415
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	17.415
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	16.878
(Impairment or (-) reversal of impairment on non-financial assets)	855
(Tangible assets)	(242)
(Intangible assets)	-
(Other)	1.096
Gains or (-) losses on derecognition of non-financial assets, net	1.872
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	4.670
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>114.037</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	48.309
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>65.728</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT FOR THE PERIOD</b>	<b>65.728</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.