

INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2014

Thousand euros

1. INTEREST AND SIMILAR INCOME	723,181
2. INTEREST EXPENSE AND SIMILAR CHARGES	305,524
A) NET INTEREST INCOME	417,657
4. RETURN ON EQUITY INSTRUMENTS	71,352
6. FEE AND COMMISSION INCOME	101,291
7. FEE AND COMMISSION EXPENSE	13,373
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	263,173
8.1. Financial assets held for trading	(7,489)
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	270,920
8.4. Other	(257)
9. EXCHANGE DIFFERENCES (NET)	1,092
10. OTHER OPERATING INCOME	8,108
11. OTHER OPERATING EXPENSE	31,535
B) GROSS OPERATING INCOME	817,766
12. ADMINISTRATIVE EXPENSES	283,826
12.1. Staff costs	215,473
12.2. Other general administrative expenses	68,353
13. DEPRECIATION AND AMORTIZATION	17,243
14. PROVISIONS (NET)	75,214
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	95,061
15.1. Loans and receivables	88,930
15.2. Other financial instruments not measured at fair value through profit or loss	6,131
C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES	346,422
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	76,982
16.1. Goodwill and other intangible assets	-
16.2. Other assets	76,982
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(196)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(8,347)
D) PROFIT/(LOSS) BEFORE TAX	260,897
20. INCOME TAX	73,933
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS	186,964
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
F) NET PROFIT FOR THE PERIOD	186,964