

## INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2015

Thousand euros

1. INTEREST AND SIMILAR INCOME	564,202
2. INTEREST EXPENSE AND SIMILAR CHARGES	190,152
<b>A) NET INTEREST INCOME</b>	<b>374,050</b>
4. RETURN ON EQUITY INSTRUMENTS	36,981
6. FEE AND COMMISSION INCOME	94,070
7. FEE AND COMMISSION EXPENSE	8,793
8. GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES (NET)	205,803
8.1. Financial assets held for trading	(237)
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	205,940
8.4. Other	100
9. EXCHANGE DIFFERENCES (NET)	939
10. OTHER OPERATING INCOME	18,590
11. OTHER OPERATING EXPENSE	9,681
<b>B) GROSS OPERATING INCOME</b>	<b>711,959</b>
12. ADMINISTRATIVE EXPENSES	260,710
12.1. Staff costs	189,779
12.2. Other general administrative expenses	70,931
13. DEPRECIATION AND AMORTIZATION	15,435
14. PROVISIONS (NET)	28,549
15. IMPAIRMENT LOSSES ON FINANCIAL ASSETS (NET)	69,243
15.1. Loans and receivables	64,561
15.2. Other financial instruments not measured at fair value through profit or loss	4,682
<b>C) PROFIT/(LOSS) FROM OPERATING ACTIVITIES</b>	<b>338,022</b>
16. IMPAIRMENT LOSSES ON OTHER ASSETS (NET)	8,234
16.1. Goodwill and other intangible assets	-
16.2. Other assets	8,234
17. GAINS/(LOSSES) ON DISPOSAL OF ASSETS NOT CLASSIFIED AS NON-CURRENT ASSETS HELD FOR SALE	(491)
18. NEGATIVE GOODWILL ON BUSINESS COMBINATIONS	-
19. GAINS/(LOSSES) ON NON-CURRENT ASSETS HELD FOR SALE NOT CLASSIFIED AS DISCOUNTED OPERATIONS	(5,091)
<b>D) PROFIT/(LOSS) BEFORE TAX</b>	<b>324,206</b>
20. INCOME TAX	86,288
21. MANDATORY TRANSFER TO COMMUNITY PROJECTS AND WELFARE FUNDS	-
<b>E) PROFIT/(LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS</b>	<b>237,918</b>
22. INCOME FROM DISCONTINUED OPERATIONS (NET)	-
<b>F) NET PROFIT FOR THE PERIOD</b>	<b>237,918</b>