

INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2016

Thousand euros

Interest income	471,386
(Interest expense)	103,265
(Expense on capital repayable on demand)	-
NET INTEREST INCOME	368,121
Dividend income	68,138
Fee and commission income	88,122
(Fee and commission expenses)	8,532
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	73,509
Gains or (-) losses on financial assets and liabilities held for trading, net	(71)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	191
Exchange differences (losses), net	(398)
Other operating income	69,363
(Other operating expenses)	18,577
GROSS INCOME	639,866
(Administration costs)	246,914
(Staff costs)	177,300
(Other administration costs)	69,614
(Amortization)	13,131
(Provisions or (-) reversal of provisions)	(1,917)
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	98,914
(Financial assets measured at cost)	-
(Available-for-sale financial assets)	1,912
(Loans and receivables)	97,002
(Held-to-maturity investments)	-
NET OPERATING INCOME	282,824
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	13,703
(Impairment or (-) reversal of impairment on non-financial assets)	300
(Tangible assets)	(455)
(Intangible assets)	-
(Other)	755
Gains or (-) losses on derecognition of non-financial assets and investments, net	1,973
o/w: investments in subsidiaries, joint ventures and associates	-
Negative goodwill recognized in profit or loss	-
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2,908
OPERATING PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	273,702
(Tax expense or (-) income related to profit or loss from continuing operations)	58,811
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	214,891
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	214,891

NOTE: From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.