

INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2019

Thousand euros

Interest income	577,984
(Interest expenses)	141,087
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	436,897
Dividend income	90,898
Fee and commission income	182,495
(Fee and commission expenses)	18,169
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	66,048
Gains or (-) losses on financial assets and liabilities held for trading, net	90
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	3,717
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1,099)
Exchange differences (losses), net	385
Other operating income	29,804
(Other operating expenses)	48,543
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	742,523
(Administrative expenses)	399,752
(Staff expenses)	273,975
(Other administrative expenses)	125,777
(Depreciation)	29,955
(Provisions or (-) reversal of provisions)	112,415
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	(17,916)
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	(17,916)
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	(2,236)
(Impairment or (-) reversal of impairment on non-financial assets)	2,679
(Tangible assets)	1,362
(Intangible assets)	-
(Other)	1,317
Gains or (-) losses on derecognition of non-financial assets, net	(28,118)
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	6,743
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	196,499
(Tax expense or (-) income related to profit or loss from continuing operations)	46,178
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	150,321
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	150,321

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.