

INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2020

Thousand euros

Interest income	542,558
(Interest expenses)	115,676
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	426,882
Dividend income	99,621
Fee and commission income	178,158
(Fee and commission expenses)	16,452
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	73,558
Gains or (-) losses on financial assets and liabilities held for trading, net	(4,849)
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	101
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	2,574
Exchange differences (losses), net	(74)
Other operating income	18,879
(Other operating expenses)	43,955
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	734,443
(Administrative expenses)	369,857
(Staff expenses)	262,814
(Other administrative expenses)	107,043
(Depreciation)	34,551
(Provisions or (-) reversal of provisions)	41,118
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	191,243
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	191,243
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	4,724
(Impairment or (-) reversal of impairment on non-financial assets)	1,431
(Tangible assets)	(1)
(Intangible assets)	-
(Other)	1,432
Gains or (-) losses on derecognition of non-financial assets, net	653
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	(657)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	91,515
(Tax expense or (-) income related to profit or loss from continuing operations)	4,577
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	86,938
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	86,938

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.