

## INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2021

Thousand euros

Interest income	579,697
(Interest expenses)	79,419
(Expenses on share capital repayable on demand)	-
<b>NET INTEREST INCOME</b>	<b>500,279</b>
Dividend income	20,148
Fee and commission income	233,686
(Fee and commission expenses)	22,358
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	21,071
Gains or (-) losses on financial assets and liabilities held for trading, net	7,804
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	870
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1,259)
Exchange differences (losses), net	2,630
Other operating income	23,520
(Other operating expenses)	66,380
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
<b>GROSS INCOME</b>	<b>720,009</b>
(Administrative expenses)	414,837
(Staff expenses)	281,332
(Other administrative expenses)	133,505
(Depreciation)	43,525
(Provisions or (-) reversal of provisions)	57,408
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	124,026
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	124,026
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	271
(Impairment or (-) reversal of impairment on non-financial assets)	103
(Tangible assets)	(770)
(Intangible assets)	-
(Other)	873
Gains or (-) losses on derecognition of non-financial assets, net	4,959
Negative goodwill recognised in profit or loss	1,301,333
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2,132
<b>PROFIT BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,388,263</b>
(Tax expense or (-) income related to profit or loss from continuing operations)	23,902
<b>PROFIT AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,364,361</b>
Profit or (-) loss after tax from discontinued operations (net)	-
<b>PROFIT FOR THE PERIOD</b>	<b>1,364,361</b>

**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.