

INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2022

Thousand euros

Interest income	882,271
(Interest expenses)	116,521
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	765,750
Dividend income	47,048
Fee and commission income	394,387
(Fee and commission expenses)	37,948
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	23,083
Gains or (-) losses on financial assets and liabilities held for trading, net	13,748
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(5,218)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	(4,097)
Gains or (-) losses from hedge accounting, net	5,197
Exchange differences (losses), net	6,017
Other operating income	31,286
(Other operating expenses)	65,125
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	1,174,127
(Administrative expenses)	544,705
(Staff expenses)	350,400
(Other administrative expenses)	194,305
(Depreciation)	59,212
(Provisions or (-) reversal of provisions)	83,895
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	126,289
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	126,289
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	5,016
(Impairment or (-) reversal of impairment on non-financial assets)	1,733
(Tangible assets)	(537)
(Intangible assets)	-
(Other)	2,270
Gains or (-) losses on derecognition of non-financial assets, net	5,223
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	10,643
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	369,142
(Tax expense or (-) income related to profit or loss from continuing operations)	105,414
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	263,728
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	263,728

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.