

INDIVIDUAL INCOME STATEMENT AT 30 SEPTEMBER 2023

Thousand euros

Interest income	1.689.457
(Interest expenses)	709.027
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	980.430
Dividend income	59.919
Fee and commission income	399.486
(Fee and commission expenses)	36.158
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	4.804
Gains or (-) losses on financial assets and liabilities held for trading, net	8.935
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	225
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(2.530)
Exchange differences (losses), net	3.870
Other operating income	24.910
(Other operating expenses)	175.415
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	1.268.477
(Administrative expenses)	540.189
(Staff expenses)	333.404
(Other administrative expenses)	206.785
(Depreciation)	60.677
(Provisions or (-) reversal of provisions)	90.201
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	82.901
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	82.901
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	32.352
(Impairment or (-) reversal of impairment on non-financial assets)	2.930
(Tangible assets)	(629)
(Intangible assets)	-
(Other)	3.558
Gains or (-) losses on derecognition of non-financial assets, net	6.986
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	(1.438)
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	464.776
(Tax expense or (-) income related to profit or loss from continuing operations)	153.113
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	311.663
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	311.663

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.