

INDIVIDUAL INCOME STATEMENT AT 31 MARCH 2024

Thousand euros

Interest income	690.987
(Interest expenses)	302.802
(Expenses on share capital repayable on demand)	-
NET INTEREST INCOME	388.185
Dividend income	650
Fee and commission income	129.953
(Fee and commission expenses)	12.320
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	2.404
Gains or (-) losses on financial assets and liabilities held for trading, net	3.059
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(3.198)
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-
Gains or (-) losses from hedge accounting, net	(1.749)
Exchange differences (losses), net	770
Other operating income	7.053
(Other operating expenses)	95.005
o/w: mandatory transfer to social work funds (only savings banks and credit cooperatives)	-
GROSS INCOME	419.802
(Administrative expenses)	193.092
(Staff expenses)	125.835
(Other administrative expenses)	67.257
(Depreciation)	19.546
(Provisions or (-) reversal of provisions)	22.101
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss and net losses or (-) gains from changes)	26.788
Financial assets at fair value through other comprehensive income	-
Financial assets at amortised cost	26.788
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	135.281
(Impairment or (-) reversal of impairment on non-financial assets)	817
(Tangible assets)	(547)
(Intangible assets)	-
(Other)	1.364
Gains or (-) losses on derecognition of non-financial assets, net	1.864
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	2.859
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	26.900
(Tax expense or (-) income related to profit or loss from continuing operations)	73.902
PROFIT AFTER TAX FROM CONTINUING OPERATIONS	(47.002)
Profit or (-) loss after tax from discontinued operations (net)	-
PROFIT FOR THE PERIOD	(47.002)

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.