

Consolidated income statement

<i>In thousands of euros</i>	Total 2009	Non operating result 2009	Operational result 2009	Total 2008	Non operating result 2008	Operational result 2008
INCOME						
Interest income	86.886	-	86.886	311.160	-	311.160
Interest expense	56.301	-	56.301	282.283	-	282.283
Net interest	30.585	-	30.585	28.877	-	28.877
Commission income	90.289	-	90.289	106.009	-	106.009
Commission expense	14.960	-	14.960	16.796	-	16.796
Commission	75.329	-	75.329	89.213	-	89.213
Trading Income	12.780	-1.396	14.176	9.071	-2.684	11.755
Available -for -sale investments	16.133	6.270	9.863	1.815	-	1.815
Result on investments	28.913	4.874	24.039	10.886	-2.684	13.570
Other income	2.015	-	2.015	652	-	652
Total income	136.842	4.874	131.968	129.628	-2.684	132.312
OPERATING EXPENSES						
Staff costs	67.292	-	67.292	70.141	-	70.141
Other administrative expenses	29.849	805	29.044	30.133	906	29.227
Depreciation expenses	8.121	-	8.121	7.902	-	7.902
Operating expenses	105.262	805	104.457	108.176	906	107.270
Impairment losses	-261	-261	-	73.423	73.423	-
Total operating expenses	105.001	544	104.457	181.599	74.329	107.270
Result for the period before tax	31.841	4.330	27.511	-51.971	-77.013	25.042
Tax expense	7.350	713	6.637	-11.950	-18.290	6.340
Result for the period attributable to:	24.491	3.617	20.874	-40.021	-58.723	18.702
Equity holders of the bank	24.581	3.617	20.964	-39.933	-58.723	18.790
Minority interests	-90	-	-90	-88	-	-88
Earnings per share						
- basic(in euros)	1,69			-2,70		
- diluted (in euros)	1,67			-2,69		