



## CONSOLIDATED INCOME STATEMENTS FOR THE YEARS ENDED 31 DECEMBER 2022, 2021 AND 2020

EUR million

		(Debit) Credit		
	Note	2022	2021 <sup>A</sup>	2020 <sup>A</sup>
<b>Total income</b>		<b>52,117</b>	<b>46,404</b>	<b>44,279</b>
Administrative expenses		(20,918)	(18,659)	(18,320)
<i>Staff costs</i>	46	(12,547)	(11,216)	(10,783)
<i>Other general administrative expenses</i>	47	(8,371)	(7,443)	(7,537)
Depreciation and amortisation cost	16 and 18	(2,985)	(2,756)	(2,810)
Provisions or reversal of provisions, net	25	(1,881)	(2,814)	(2,378)
Impairment or reversal of impairment at financial assets not measured at fair value through profit or loss and net gains and losses from changes		(10,863)	(7,407)	(12,382)
<i>Financial assets at fair value through other comprehensive income</i>		(7)	(19)	(19)
<i>Financial assets at amortized cost</i>	10	(10,856)	(7,388)	(12,363)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates, net	17 and 18	—	—	—
Impairment or reversal of impairment on non-financial assets, net		(239)	(231)	(10,416)
<i>Tangible assets</i>	16	(140)	(150)	(174)
<i>Intangible assets</i>	17 and 18	(75)	(71)	(10,242)
<i>Others</i>		(24)	(10)	—
Gain or losses on non-financial assets and investments, net	48	12	53	114
Negative goodwill recognized in results		—	—	8
Gains or losses on non-current assets held for sale not classified as discontinued operations	49	7	(43)	(171)
<b>Operating profit/(loss) before tax</b>		<b>15,250</b>	<b>14,547</b>	<b>(2,076)</b>
Tax expense or income from continuing operations	27	(4,486)	(4,894)	(5,632)
<b>Profit/(loss) from continuing operations</b>		<b>10,764</b>	<b>9,653</b>	<b>(7,708)</b>
Profit/(loss) after tax from discontinued operations	37	—	—	—
<b>Profit/(loss) for the year</b>		<b>10,764</b>	<b>9,653</b>	<b>(7,708)</b>
Profit/(loss) attributable to non-controlling interests	28	1,159	1,529	1,063
Profit/(loss) attributable to the parent		9,605	8,124	(8,771)
<b>Earnings/(losses) per share</b>				
Basic	4	0.539	0.438	(0.538)
Diluted	4	0.537	0.436	(0.538)

A. Presented for comparison purposes only (note 1.d).

The accompanying notes 1 to 54 and appendices are an integral part of the consolidated income statement for the year ended 31 December 2022.