

Main items of profit or loss statement

December 2023 data

EUR millions

	TOTAL CREDIT INSTITUTIONS (1)=(2)+(3)	SPANISH SIGNIFICANT CREDIT INSTITUTIONS (2)	OTHER CREDIT INSTITUTIONS (3)=(4)+(5)+(6)	SPANISH LESS SIGNIFICANT CREDIT INSTITUTIONS (4)	SUBSIDIARIES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS (5)	BRANCHES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS (6)
1. Net interest income	95,952	88,349	7,603	3,562	1,642	2,399
2. Net fee and commission income	30,181	26,637	3,544	1,467	821	1,256
3. Net trading income	3,952	3,861	91	126	-32	-4
4. Exchange differences, net	489	380	109	87	16	7
5. Net other operating income	-1,874	-2,359	485	-172	165	491
6. Operating income (1+2+3+4+5)	128,700	116,868	11,832	5,070	2,612	4,150
7. Administrative expenses and depreciation	-61,494	-54,877	-6,616	-2,491	-1,833	-2,292
8. Net income before impairment, provisions and taxes (6+7)	67,207	61,991	5,216	2,579	780	1,857
9. Impairment and provisions	-25,538	-24,188	-1,350	-598	-462	-290
10. Other	3,138	2,857	281	261	5	15
11. Tax expenses or income	-12,244	-11,174	-1,070	-391	-200	-479
12. Net profit/loss (8+9+10+11)	32,563	29,487	3,076	1,850	122	1,104

Source: Banco de España.

Cut-off-date: 22 March 2024.

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement**Total credit institutions**

EUR millions

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q3 2024
1. Net interest income	78,256	22,590	46,100	71,667	95,952
2. Net fee and commission income	29,463	7,533	15,045	22,722	30,181
3. Net trading income	2,247	1,255	654	1,318	3,952
4. Exchange differences, net	591	121	1,465	1,764	489
5. Net other operating income	700	-1,680	-1,134	-1,945	-1,874
6. Operating income (1+2+3+4+5)	111,257	29,820	62,130	95,525	128,700
7. Administrative expenses and depreciation	-57,236	-14,480	-29,824	-44,947	-61,494
8. Net income before impairment, provisions and taxes (6+7)	54,021	15,340	32,306	50,579	67,207
9. Impairment and provisions	-20,761	-5,988	-11,889	-18,362	-25,538
10. Other	2,656	821	1,500	2,301	3,138
11. Tax expenses or income	-10,497	-2,953	-6,296	-9,957	-12,244
12. Net profit/loss (8+9+10+11)	25,418	7,221	15,620	24,560	32,563

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement
Spanish significant credit institutions

EUR millions

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q3 2024
1. Net interest income	72,990	20,869	42,515	66,063	88,349
2. Net fee and commission income	25,692	6,589	13,182	20,032	26,637
3. Net trading income	2,190	1,236	615	1,246	3,861
4. Exchange differences, net	450	92	1,409	1,668	380
5. Net other operating income	-2	-1,791	-1,412	-2,322	-2,359
6. Operating income (1+2+3+4+5)	101,319	26,996	56,308	86,687	116,868
7. Administrative expenses and depreciation	-50,997	-12,854	-26,590	-40,072	-54,877
8. Net income before impairment, provisions and taxes (6+7)	50,322	14,141	29,719	46,615	61,991
9. Impairment and provisions	-19,654	-5,714	-11,263	-17,400	-24,188
10. Other	2,255	684	1,310	2,046	2,857
11. Tax expenses or income	-9,700	-2,687	-5,772	-9,158	-11,174
12. Net profit/loss (8+9+10+11)	23,224	6,424	13,994	22,104	29,487

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement**Other credit institutions (a)***EUR millions*

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q3 2024
1. Net interest income	5,267	1,722	3,584	5,604	7,603
2. Net fee and commission income	3,771	944	1,863	2,690	3,544
3. Net trading income	57	18	39	72	91
4. Exchange differences, net	141	29	57	96	109
5. Net other operating income	702	112	279	377	485
6. Operating income (1+2+3+4+5)	9,938	2,825	5,822	8,839	11,832
7. Administrative expenses and depreciation	-6,239	-1,626	-3,234	-4,875	-6,616
8. Net income before impairment, provisions and taxes (6+7)	3,699	1,199	2,588	3,964	5,216
9. Impairment and provisions	-1,108	-274	-626	-962	-1,350
10. Other	401	138	190	254	281
11. Tax expenses or income	-797	-267	-525	-799	-1,070
12. Net profit/loss (8+9+10+11)	2,195	796	1,627	2,456	3,076

NOTE: data accumulated up to the reference period.

(a) Aggregation that comprises Spanish credit institutions designated as less significant, subsidiaries and branches in Spain of foreign credit institutions.

Main items of profit or loss statement**Spanish less significant credit institutions***EUR millions*

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q3 2024
1. Net interest income	1,994	748	1,610	2,576	3,562
2. Net fee and commission income	1,423	380	742	1,089	1,467
3. Net trading income	51	33	52	111	126
4. Exchange differences, net	105	22	45	67	87
5. Net other operating income	107	-17	-7	-86	-172
6. Operating income (1+2+3+4+5)	3,680	1,167	2,441	3,757	5,070
7. Administrative expenses and depreciation	-2,250	-592	-1,205	-1,823	-2,491
8. Net income before impairment, provisions and taxes (6+7)	1,430	575	1,236	1,934	2,579
9. Impairment and provisions	-242	-110	-274	-457	-598
10. Other	150	135	177	236	261
11. Tax expenses or income	-212	-98	-192	-298	-391
12. Net profit/loss (8+9+10+11)	1,126	503	946	1,415	1,850

NOTE: data accumulated up to the reference period.