

Main items of profit or loss statement

December 2025 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	98,130	90,589	7,540	3,712	1,390	2,439
2. Net fee and commission income	34,687	30,346	4,341	1,635	1,147	1,559
3. Net trading income	4,565	4,518	47	36	20	-9
4. Exchange differences, net	-747	-871	124	97	24	3
5. Net other operating income	1,857	885	971	145	143	683
6. Operating income (1+2+3+4+5)	138,491	125,468	13,023	5,625	2,723	4,676
7. Administrative expenses and depreciation	-61,581	-54,531	-7,050	-2,738	-1,679	-2,633
8. Net income before impairment, provisions and taxes (6+7)	76,910	70,936	5,974	2,887	1,044	2,043
9. Impairment and provisions	-26,319	-25,096	-1,223	-285	-632	-306
10. Other	7,074	7,037	36	146	-113	3
11. Tax expenses or income	-15,746	-14,636	-1,110	-463	-107	-540
12. Net profit/loss (8+9+10+11)	41,919	38,242	3,677	2,286	192	1,199

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Source: Banco de España.

Cut-off-date: 5th of March 2026.

NOTE: data accumulated up to the reference period.

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

EUR millions

	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
1. Net interest income	104,381	25,531	49,300	73,037	98,130
2. Net fee and commission income	33,602	8,671	16,883	25,267	34,687
3. Net trading income	3,809	1,615	3,119	4,020	4,565
4. Exchange differences, net	1,100	-470	-979	-953	-747
5. Net other operating income	-1,269	564	876	1,183	1,857
6. Operating income (1+2+3+4+5)	141,623	35,910	69,199	102,554	138,491
7. Administrative expenses and depreciation	-63,028	-15,870	-30,683	-45,409	-61,581
8. Net income before impairment, provisions and taxes (6+7)	78,594	20,040	38,517	57,145	76,910
9. Impairment and provisions	-28,219	-6,278	-12,861	-19,399	-26,319
10. Other	4,070	1,124	3,503	5,492	7,074
11. Tax expenses or income	-15,072	-4,368	-8,099	-11,884	-15,746
12. Net profit/loss (8+9+10+11)	39,373	10,519	21,060	31,354	41,919

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement
Spanish significant credit institutions

EUR millions

	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
1. Net interest income	96,064	23,567	45,385	67,225	90,589
2. Net fee and commission income	29,683	7,674	14,896	22,324	30,346
3. Net trading income	3,664	1,572	3,097	3,990	4,518
4. Exchange differences, net	981	-502	-1,039	-1,047	-871
5. Net other operating income	-1,953	387	352	443	885
6. Operating income (1+2+3+4+5)	128,439	32,698	62,692	92,934	125,468
7. Administrative expenses and depreciation	-56,070	-14,121	-27,169	-40,193	-54,531
8. Net income before impairment, provisions and taxes (6+7)	72,368	18,577	35,523	52,741	70,936
9. Impairment and provisions	-26,642	-6,049	-12,287	-18,526	-25,096
10. Other	3,912	1,074	3,457	5,404	7,037
11. Tax expenses or income	-13,791	-4,054	-7,515	-11,044	-14,636
12. Net profit/loss (8+9+10+11)	35,848	9,549	19,178	28,575	38,242

NOTE: data accumulated up to the reference period.

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

EUR millions

	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
1. Net interest income	8,316	1,964	3,915	5,812	7,540
2. Net fee and commission income	3,920	997	1,986	2,943	4,341
3. Net trading income	145	42	22	30	47
4. Exchange differences, net	119	32	60	95	124
5. Net other operating income	684	177	524	741	971
6. Operating income (1+2+3+4+5)	13,184	3,212	6,508	9,620	13,023
7. Administrative expenses and depreciation	-6,958	-1,749	-3,514	-5,216	-7,050
8. Net income before impairment, provisions and taxes (6+7)	6,226	1,463	2,994	4,404	5,974
9. Impairment and provisions	-1,577	-229	-574	-873	-1,223
10. Other	158	50	46	89	36
11. Tax expenses or income	-1,281	-314	-584	-840	-1,110
12. Net profit/loss (8+9+10+11)	3,525	969	1,882	2,780	3,677

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 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
1. Net interest income	4,075	965	1,900	2,789	3,712
2. Net fee and commission income	1,559	420	831	1,178	1,635
3. Net trading income	69	17	11	23	36
4. Exchange differences, net	88	24	50	72	97
5. Net other operating income	31	-28	143	169	145
6. Operating income (1+2+3+4+5)	5,822	1,399	2,934	4,231	5,625
7. Administrative expenses and depreciation	-2,620	-681	-1,381	-2,015	-2,738
8. Net income before impairment, provisions and taxes (6+7)	3,202	717	1,553	2,216	2,887
9. Impairment and provisions	-639	-86	-224	-287	-285
10. Other	138	49	43	88	146
11. Tax expenses or income	-481	-133	-245	-352	-463
12. Net profit/loss (8+9+10+11)	2,219	548	1,128	1,666	2,286

NOTE: data accumulated up to the reference period.