

Main items of profit or loss statement

March 2023 data

	<i>EUR millions</i>					
	TOTAL CREDIT INSTITUTIONS	SPANISH SIGNIFICANT CREDIT INSTITUTIONS	OTHER CREDIT INSTITUTIONS	SPANISH LESS SIGNIFICANT CREDIT INSTITUTIONS AND ICO	SUBSIDIARIES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS	BRANCHES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS
	(1)=(2)+(3)	(2)	(3)=(4)+(5)+(6)	(4)	(5)	(6)
1. Net interest income	22,672	20,869	1,803	828	413	563
2. Net fee and commission income	7,548	6,589	959	395	221	342
3. Net trading income	1,254	1,236	18	33	-15	0
4. Exchange differences, net	119	92	27	20	5	1
5. Net other operating income	-1,672	-1,791	119	-6	34	91
6. Operating income (1+2+3+4+5)	29,921	26,996	2,925	1,270	658	996
7. Administrative expenses and depreciation	-14,493	-12,854	-1,639	-605	-477	-557
8. Net income before impairment, provisions and taxes (6+7)	15,428	14,141	1,286	666	182	439
9. Impairment and provisions	-5,940	-5,714	-226	-63	-115	-47
10. Other	821	684	138	135	1	2
11. Tax expenses or income	-2,995	-2,687	-309	-136	-42	-131
12. Net profit/loss (8+9+10+11)	7,314	6,424	890	602	25	263

Source: Banco de España.

Cut-off-date: 27 June 2023.

ICO: Instituto de Crédito Oficial

NOTE: data accumulated up to the reference period.

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

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
1. Net interest income	17,608	36,338	56,753	78,392	22,672
2. Net fee and commission income	7,090	14,690	22,158	29,516	7,548
3. Net trading income	2,032	718	1,378	2,253	1,254
4. Exchange differences, net	-1,532	70	262	589	119
5. Net other operating income	927	1,477	1,442	763	-1,672
6. Operating income (1+2+3+4+5)	26,125	53,294	81,993	111,513	29,921
7. Administrative expenses and depreciation	-12,983	-27,635	-41,754	-57,296	-14,493
8. Net income before impairment, provisions and taxes (6+7)	13,143	25,659	40,239	54,217	15,428
9. Impairment and provisions	-4,418	-9,258	-14,442	-20,746	-5,940
10. Other	783	1,373	2,054	2,648	821
11. Tax expenses or income	-2,682	-5,190	-8,205	-10,554	-2,995
12. Net profit/loss (8+9+10+11)	6,825	12,583	19,646	25,565	7,314

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement
Spanish significant credit institutions

EUR millions

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
1. Net interest income	16,407	33,915	52,981	72,990	20,869
2. Net fee and commission income	6,148	12,776	19,328	25,692	6,589
3. Net trading income	2,026	694	1,351	2,190	1,236
4. Exchange differences, net	-1,561	-6	135	450	92
5. Net other operating income	724	1,055	809	-2	-1,791
6. Operating income (1+2+3+4+5)	23,743	48,433	74,605	101,319	26,996
7. Administrative expenses and depreciation	-11,474	-24,571	-37,127	-50,997	-12,854
8. Net income before impairment, provisions and taxes (6+7)	12,269	23,863	37,477	50,322	14,141
9. Impairment and provisions	-4,281	-8,801	-13,751	-19,654	-5,714
10. Other	725	1,263	1,671	2,255	684
11. Tax expenses or income	-2,483	-4,837	-7,584	-9,700	-2,687
12. Net profit/loss (8+9+10+11)	6,230	11,488	17,814	23,224	6,424

NOTE: data accumulated up to the reference period.

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

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
1. Net interest income	1,202	2,424	3,773	5,403	1,803
2. Net fee and commission income	942	1,913	2,830	3,824	959
3. Net trading income	7	24	26	63	18
4. Exchange differences, net	28	76	127	139	27
5. Net other operating income	204	423	632	765	119
6. Operating income (1+2+3+4+5)	2,383	4,860	7,388	10,194	2,925
7. Administrative expenses and depreciation	-1,509	-3,064	-4,626	-6,299	-1,639
8. Net income before impairment, provisions and taxes (6+7)	873	1,796	2,762	3,895	1,286
9. Impairment and provisions	-136	-457	-691	-1,092	-226
10. Other	58	110	383	394	138
11. Tax expenses or income	-199	-354	-621	-854	-309
12. Net profit/loss (8+9+10+11)	596	1,095	1,832	2,342	890

NOTE: data accumulated up to the reference period.

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

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

	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
1. Net interest income	452	918	1,428	2,120	828
2. Net fee and commission income	369	728	1,099	1,477	395
3. Net trading income	-1	4	11	51	33
4. Exchange differences, net	23	53	96	109	20
5. Net other operating income	48	135	173	159	-6
6. Operating income (1+2+3+4+5)	891	1,839	2,806	3,915	1,270
7. Administrative expenses and depreciation	-531	-1,094	-1,687	-2,301	-605
8. Net income before impairment, provisions and taxes (6+7)	360	745	1,119	1,614	666
9. Impairment and provisions	-31	-99	-149	-222	-63
10. Other	58	95	144	150	135
11. Tax expenses or income	-74	-135	-205	-269	-136
12. Net profit/loss (8+9+10+11)	313	606	910	1,273	602

NOTE: data accumulated up to the reference period.
ICO: Instituto de Crédito Oficial