

Main items of profit or loss statement

December 2024 data

	EUR millions					
	TOTAL CREDIT INSTITUTIONS	SPANISH SIGNIFICANT CREDIT INSTITUTIONS	OTHER CREDIT INSTITUTIONS	SPANISH LESS SIGNIFICANT CREDIT INSTITUTIONS	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	104.381	96.064	8.316	4.075	1.754	2.487
2. Net fee and commission income	33.598	29.683	3.915	1.559	884	1.473
3. Net trading income	3.809	3.664	145	70	17	58
4. Exchange differences, net	1.100	981	119	88	19	13
5. Net other operating income	-1.267	-1.953	686	32	140	513
6. Operating income (1+2+3+4+5)	141.620	128.439	13.182	5.823	2.814	4.544
7. Administrative expenses and depreciation	-63.027	-56.070	-6.957	-2.620	-1.832	-2.505
8. Net income before impairment, provisions and taxes (6+7)	78.593	72.368	6.224	3.203	982	2.039
9. Impairment and provisions	-28.214	-26.642	-1.572	-639	-730	-203
10. Other	4.078	3.912	166	137	24	4
11. Tax expenses or income	-15.075	-13.791	-1.285	-481	-202	-601
12. Net profit/loss (8+9+10+11)	39.381	35.848	3.533	2.219	75	1.239

Source: Banco de España.

Cut-off-date: 6 march 2025.

NOTE: data accumulated up to the reference period.

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

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
1. Net interest income	95.952	26.640	52.778	78.106	104.381
2. Net fee and commission income	30.188	8.145	16.517	24.682	33.598
3. Net trading income	3.952	566	1.408	3.131	3.809
4. Exchange differences, net	490	48	419	569	1.100
5. Net other operating income	-1.860	-1.961	-1.055	-1.502	-1.267
6. Operating income (1+2+3+4+5)	128.721	33.438	70.067	104.986	141.620
7. Administrative expenses and depreciation	-61.502	-15.529	-30.938	-46.262	-63.027
8. Net income before impairment, provisions and taxes (6+7)	67.219	17.910	39.129	58.724	78.593
9. Impairment and provisions	-25.535	-6.541	-13.812	-20.383	-28.214
10. Other	3.138	894	1.685	3.024	4.078
11. Tax expenses or income	-12.245	-3.898	-7.998	-11.734	-15.075
12. Net profit/loss (8+9+10+11)	32.577	8.365	19.004	29.630	39.381

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement
Spanish significant credit institutions

EUR millions

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
1. Net interest income	88.349	24.533	48.581	71.822	96.064
2. Net fee and commission income	26.637	7.222	14.588	21.850	29.683
3. Net trading income	3.861	536	1.331	3.027	3.664
4. Exchange differences, net	380	21	364	489	981
5. Net other operating income	-2.359	-2.059	-1.386	-1.989	-1.953
6. Operating income (1+2+3+4+5)	116.868	30.254	63.478	95.200	128.439
7. Administrative expenses and depreciation	-54.877	-13.842	-27.538	-41.175	-56.070
8. Net income before impairment, provisions and taxes (6+7)	61.991	16.412	35.940	54.025	72.368
9. Impairment and provisions	-24.188	-6.231	-13.104	-19.375	-26.642
10. Other	2.857	862	1.566	2.861	3.912
11. Tax expenses or income	-11.174	-3.578	-7.326	-10.747	-13.791
12. Net profit/loss (8+9+10+11)	29.487	7.464	17.076	26.765	35.848

NOTE: data accumulated up to the reference period.

Main items of profit or loss statement

Other credit institutions (a)

EUR millions

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
1. Net interest income	7.603	2.107	4.197	6.283	8.316
2. Net fee and commission income	3.551	923	1.929	2.833	3.915
3. Net trading income	91	30	77	103	145
4. Exchange differences, net	110	27	55	80	119
5. Net other operating income	498	98	330	487	686
6. Operating income (1+2+3+4+5)	11.853	3.184	6.588	9.786	13.182
7. Administrative expenses and depreciation	-6.625	-1.686	-3.400	-5.087	-6.957
8. Net income before impairment, provisions and taxes (6+7)	5.228	1.498	3.189	4.699	6.224
9. Impairment and provisions	-1.347	-310	-708	-1.008	-1.572
10. Other	281	32	119	163	166
11. Tax expenses or income	-1.071	-320	-672	-988	-1.285
12. Net profit/loss (8+9+10+11)	3.090	901	1.928	2.866	3.533

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 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
1. Net interest income	3.562	1.029	2.047	3.070	4.075
2. Net fee and commission income	1.467	383	761	1.126	1.559
3. Net trading income	126	14	43	49	70
4. Exchange differences, net	87	20	42	64	88
5. Net other operating income	-172	-42	51	51	32
6. Operating income (1+2+3+4+5)	5.070	1.405	2.943	4.359	5.823
7. Administrative expenses and depreciation	-2.491	-616	-1.258	-1.900	-2.620
8. Net income before impairment, provisions and taxes (6+7)	2.579	789	1.685	2.459	3.203
9. Impairment and provisions	-598	-139	-355	-522	-639
10. Other	261	19	104	137	137
11. Tax expenses or income	-394	-130	-273	-386	-481
12. Net profit/loss (8+9+10+11)	1.847	539	1.161	1.688	2.219

NOTE: data accumulated up to the reference period.