

Directorate General Financial Stability, Regulation and Resolution

20.10.2023

METHODOLOGICAL NOTE OF THE SUPERVISORY STATISTICS ON CREDIT INSTITUTIONS

Financial Reporting and CCR Department

The statistics included in this section are prepared from the information that credit institutions are required to submit to Banco de España for supervisory purposes. This note presents the main features of these data. The sources of information, the reporting population, the consolidation scope, the frequency and timeliness of publication, the confidentiality regime and the revision policy are explained in the following sections.

Sources of information

The main data source for the preparation of these aggregated statistics is the information that credit institutions are required to submit to Banco de España for supervisory purposes, pursuant to the applicable regulatory framework in the European Union (Capital Requirements Directive 2013/36/UE1 and Capital Requirements Regulation (EU) 575/20132, and Commission Implementing Regulation (EU) 2021/451) and in Banco de España's Circulars.

In order to ensure the quality of the data received, checks and validations, established by both the European Banking Authority (EBA) and Banco de España, are performed.

Reporting Population

The credit institutions to which these statistics refer, include all the credit institutions established in Spain, included subsidiaries, and branches of foreign credit institutions. However, the information provided in the solvency and risk exposure tables does not include data from either EMU branches or from branches of credit institutions established in third countries, for which the waiver established in Norm 4, Section 5, of Banco de España's Circular 2/2016 of February 2, on supervision and solvency, completing the adaptation to

¹ DIRECTIVE 2013/36/EU OF THE EUROPEAN PARLIAMENT AND THE COUNCIL of 26 June 2013, E DEL PARLAMENTO EUROPEO Y DEL CONSEJO de 26 de junio de 2013, on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC.

² REGULATION (EU) 575/2013 OF THE EUROPEAN PARLIAMENT AND THE COUNCIL of 26 June 2013, on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012.

the Spanish laws of 2013/36/EU and Regulation (EU) 575/2013 applies. The tables provide information on the total credit institutions operating in Spain and breakdowns of “Spanish significant institutions” and “Other credit institutions” and, for the latter, the additional breakdowns between the Spanish less significant credit institutions, the subsidiaries and the branches in Spain of foreign credit institutions. Significant Institutions are those that have been designated as such by the el ECB3 and thus, directly supervised by it.

The reporting population comprises the credit institutions included in the list of supervised entities for each period. Therefore, changes in the list from one quarter to another can be mainly explained by changes in the sample of reporting institutions and mergers and acquisitions.

Consolidation scope

The information is derived from consolidated data of prudential credit institutions groups and individual data of those credit institutions not required to submit consolidated templates. The consolidation scope is that established for prudential purposes, according to Part I, Title II, Chapter 2, Section 2, of Regulation (EU) 575/2013, and therefore, excludes non-financial corporations and insurance companies belonging to the group.

Frequency

The tables are published quarterly, with an approximate lag of a quarter over the quarter to which the data refer.

Revision policy

The templates are updated quarterly. The latest period published is always provisional.

Exceptionally, there could be additional revisions of data if the reporting agents submit modifications due to detected errors or at the request of the auditor or supervisor.

Applicable confidentiality regime

a) Identification of confidential data

The data published in the Supervisory Statistics on Credit Institutions do not disclose confidential data as required under the professional secrecy obligation established in Article 82 of Law 10/2014 of 26 June, on regulation, supervision and solvency of credit institutions,

3 REGULATION (EU) 468/2014 OF THE EUROPEAN CENTRAL BANK of 16 April 2014, establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation). The ECB updates monthly the list of significant institutions in its webpage: <https://www.bankingsupervision.europa.eu/banking/list/who/html/index.en.html>

Article 27, section 27 of Regulation (EU) 1024/2013 of the European Parliament and the Council, Article 37 of the ECB and ESCB, and Article 53, Section 1, of Directive 2013/36/EU of the European Parliament and the Council.

The measures taken to avoid the identification of individual entities are described in ECB Guideline ECB/2016/1 concerning the extension of common rules and minimum standards to protect the confidentiality of the statistical information collected by the European Central Bank assisted by the national central banks to national competent authorities of participating Member States and to the European Central Bank in its supervisory functions: “All appropriate measures shall be taken to ensure that confidential statistical information is arranged in such a way that any published data covers at least three economic agents. These rules shall not apply if the reporting agents or the other legal persons, natural persons, entities or branches that can be identified have explicitly given their consent to disclosure”.

b) Treatment of confidential figures

For the tables published in Supervisory Statistics on Credit Institutions, the content of any cell containing figures that are confidential as defined above is suppressed. All cells containing “C” indicate that the cell is suppressed under the confidentiality regime.

Correspondence between financial and prudential data.

The data published derive from financial and prudential information collected in the harmonized templates established in the Commission implementing Regulation (EU) 2021/451, known as FINREP (FINancial REPorting) and COREP (COMmon REPorting).

The document “Definitions of the data points in Supervisory Statistics on Credit Institutions” that accompanies this publication, shows the correspondence between the variables published in these statistics and the concepts or variables used in the above-mentioned harmonised templates.