

ANNEX 3 FINANCIAL AND STATISTICAL INFORMATION ON CREDIT INSTITUTIONS



## SERVING EMPLOYEES, OPERATIONAL BRANCHES, ATMs AND AGENTS OF CIs

TABLE A.3.1

## Year-end data

Number unless stated otherwise

	Active institutions (b)	Serving employees		Hours worked (millions)	Operational branches	ATMs	Cards (000)	Point-of-sale terminals (000)	Agents	Employees per operational branch	Per 10,000 inhab. Over 16 years old (c)			Cards per inhab. Over 16 years old	
		Total	Of which: At offices								Serving employees	Operational branches	ATMs		Point-of-sale terminals
TOTAL CIs															
2007	354	277,027	205,649	453	45,594	60,328	94,117	1,353	11,849	4.5	73.1	12.0	15.9	357.0	2.5
2008	355	277,732	204,092	457	46,164	61,430	99,756	1,414	10,783	4.4	72.4	12.0	16.0	368.6	2.6
2009	345	269,168	197,332	457	44,533	60,005	96,386	1,442	5,164	4.4	70.0	11.6	15.6	375.2	2.5
2010	332	263,392	191,845	434	43,303	59,309	93,785	1,480	5,289	4.4	68.4	11.2	15.4	384.3	2.4
Commercial banks															
2007	150	117,559	81,785	196	15,575	20,443	35,615	669	11,465	5.3	31.0	4.1	5.4	176.6	0.9
2008	153	115,129	77,766	193	15,615	20,506	39,176	702	10,398	5.0	30.0	4.1	5.3	183.1	1.0
2009	153	109,996	73,835	187	14,879	19,875	35,124	755	4,779	5.0	28.6	3.9	5.2	196.3	0.9
2010	159	111,871	74,360	188	15,251	20,434	35,748	809	4,969	4.9	29.0	4.0	5.3	210.0	0.9
Domestic															
2007	52	99,848	74,798	167	14,213	19,155	28,990	660	4,764	5.3	26.3	3.8	5.1	174.2	0.8
2008	48	97,076	69,967	163	14,158	19,094	31,671	691	4,384	4.9	25.3	3.7	5.0	180.2	0.8
2009	46	92,936	66,766	157	13,463	18,493	27,678	742	3,807	5.0	24.2	3.5	4.8	192.9	0.7
2010	52	95,277	67,760	159	13,843	19,093	28,415	795	3,914	4.9	24.7	3.6	5.0	206.5	0.7
Foreign subsidiaries															
2007	18	11,219	5,929	19	1,181	1,240	5,163	9	6,592	5.0	3.0	0.3	0.3	2.4	0.1
2008	18	11,326	6,552	19	1,264	1,364	5,845	11	5,889	5.2	3.0	0.3	0.4	2.8	0.2
2009	18	10,546	5,960	19	1,226	1,334	5,782	13	844	4.9	2.7	0.3	0.3	3.4	0.2
2010	19	10,623	5,611	19	1,223	1,307	5,886	13	916	4.6	2.8	0.3	0.3	3.5	0.2
Foreign branches															
2007	80	6,492	1,058	11	181	48	1,462	—	109	5.8	1.7	0.0	—	—	—
2008	87	6,727	1,247	11	193	48	1,659	—	125	6.5	1.8	0.1	—	—	—
2009	89	6,514	1,109	11	190	48	1,664	—	128	5.8	1.7	0.0	—	—	—
2010	88	5,971	989	10	185	34	1,448	—	139	5.3	1.6	0.0	—	—	—
Savings banks															
2007	46	131,933	106,050	210	24,637	35,051	37,434	592	258	4.3	34.8	6.5	9.2	156.3	1.0
2008	46	134,513	107,898	217	25,035	35,847	37,869	617	259	4.3	35.1	6.5	9.3	160.7	1.0
2009	46	132,340	105,689	226	24,252	35,013	37,535	592	250	4.4	34.4	6.3	9.1	154.0	1.0
2010	36	125,162	99,926	203	22,750	33,726	35,890	570	180	4.4	32.5	5.9	8.8	148.0	0.9
Credit cooperatives															
2007	82	20,428	15,651	34	4,953	4,834	4,659	91	64	3.2	5.4	1.3	1.3	23.9	0.1
2008	81	20,940	16,128	34	5,097	5,077	5,145	95	52	3.2	5.5	1.3	1.3	24.7	0.1
2009	80	20,757	15,905	34	5,043	5,117	5,423	95	61	3.2	5.4	1.3	1.3	24.8	0.1
2010	78	20,545	15,997	34	5,019	5,149	5,155	101	66	3.2	5.3	1.3	1.3	26.2	0.1
SCIs															
2007	76	7,107	2,163	11	429	—	16,409	—	62	5.0	1.9	0.1	—	0.1	0.4
2008	75	7,150	2,300	12	417	—	17,567	—	74	5.5	1.9	0.1	—	0.1	0.5
2009	66	6,075	1,903	10	359	—	18,304	—	74	5.3	1.6	0.1	—	0.1	0.5
2010	59	5,814	1,562	9	283	—	16,992	—	74	5.5	1.5	0.1	—	0.1	0.4

SOURCE: Banco de España. Data available at 4 April 2011.

a CIs existing at each date.

b Those of the registered institutions which were actually performing transactions at end-2010.

c The population figure used as the denominator in the calculation of these ratios is the total Spanish resident population over 16 years of age according to the Spanish Labour Force Survey (EPA), while the numerator takes total business of ICs including business both in Spain and abroad. Nonetheless, given the marginal nature of the contribution of the latter, there is no problem of any significant mismatch in the ratio.

**BREAKDOWN OF ACTIVITY OF CIs (a)**
**TABLE A.3.2**
**Total business. Year-end data**

€ m and %

	2007	2008	2009	2010	Memorandum item: 2010		
					Structure		% annual Δ
					%	Change in pp	
<b>BALANCE SHEET TOTAL</b>	2,892,836	3,141,957	3,142,028	3,121,937	100.0	0.0	-0.6
<b>Assets</b>	2,892,836	3,141,957	3,142,028	3,121,937	100.0	0.0	-0.6
Cash and central banks	61,341	66,002	48,053	38,735	1.2	-0.3	-19.4
Loans and advances to credit institutions	347,702	331,655	324,308	296,776	9.5	-0.8	-8.5
Of which: interbank	261,158	260,824	249,201	246,968	7.9	0.0	-0.9
Loans and advances to other debtors	1,860,631	1,985,784	1,933,059	1,910,307	61.2	-0.3	-1.2
Resident general government	43,889	54,403	66,242	80,621	2.6	0.5	21.7
Resident private sector	1,720,429	1,816,773	1,763,237	1,730,670	55.4	-0.7	-1.8
Of which: commercial credit	90,859	74,186	55,268	54,227	1.7	-0.1	-1.9
Of which: secured by a mortgage	1,018,956	1,064,341	1,075,214	1,059,526	33.9	-0.3	-1.5
Non-residents	96,313	114,609	103,580	99,016	3.2	-0.1	-4.4
Debt securities	266,275	322,650	414,929	397,113	12.7	-0.5	-4.3
Other equity instruments	65,079	39,434	40,727	34,900	1.1	-0.2	-14.3
Trading derivatives	68,638	131,671	93,342	111,593	3.6	0.6	19.6
Other financial assets	26,996	30,626	32,428	38,421	1.2	0.2	18.5
Hedging derivatives	13,113	27,469	30,490	33,831	1.1	0.1	11.0
Investments	116,632	129,549	135,928	132,506	4.2	-0.1	-2.5
Insurance contracts linked to pensions	9,965	9,977	9,684	9,187	0.3	0.0	-5.1
Fixed assets	28,116	30,148	30,673	30,170	1.0	0.0	-1.6
Tax assets	18,930	20,784	19,902	31,443	1.0	0.4	58.0
Other assets	9,417	16,207	28,504	56,956	1.8	0.9	99.8
<b>Liabilities and equity</b>	2,719,829	2,963,990	2,954,070	2,946,475	94.4	0.4	-0.3
Central banks	82,987	117,539	112,794	74,753	2.4	-1.2	-33.7
Deposits from credit institutions	513,306	543,309	546,256	520,245	16.7	-0.7	-4.8
Deposits from other creditors	1,467,725	1,605,930	1,585,435	1,558,407	49.9	-0.6	-1.7
Resident and non-resident general government	79,633	82,564	82,688	81,059	2.6	0.0	-2.0
Resident private sector	1,282,705	1,400,147	1,376,577	1,368,973	43.9	0.1	-0.6
Unadjusted overnight deposits	442,449	429,014	473,687	475,181	15.2	0.1	0.3
Current accounts	259,396	246,165	262,774	260,019	8.3	-0.1	-1.0
Savings accounts	179,435	179,820	207,862	211,364	6.8	0.2	1.7
Other deposits	3,618	3,028	3,052	3,799	0.1	0.0	24.5
Time deposits and redeemables at notice	749,930	875,313	830,755	840,402	26.9	0.5	1.2
Repos	85,557	83,804	61,132	42,369	1.4	-0.5	-30.7
Non-residents	105,387	123,219	126,170	108,374	3.5	-0.5	-14.1
Debt certificates including bonds	381,516	369,794	393,895	356,270	11.4	-1.1	-9.6
Of which: mortgage securities (b)	156,245	172,639	191,718	206,010	6.6	0.5	7.5
Trading derivatives	73,772	129,311	94,818	113,480	3.6	0.6	19.7
Subordinated liabilities	85,869	86,952	101,576	108,494	3.5	0.3	6.8
Other financial liabilities	38,319	34,519	31,897	30,221	1.0	0.0	-5.3
Other liabilities	47,633	46,441	57,236	152,063	4.9	3.1	165.7
Provisions	28,701	30,196	30,163	32,542	1.0	0.0	7.9
Of which: provisions for pensions and similar	20,629	20,994	20,129	20,930	0.7	0.1	4.0
<b>Equity</b>	173,008	177,966	187,958	175,462	5.6	-0.4	-6.6
Valuation adjustments	10,130	158	1,935	-3,386	-0.1	-0.2	-
Own funds	162,878	177,808	186,023	178,848	5.7	-0.2	-3.9
Of which: capital and reserves (including share premium)	135,363	158,821	169,050	164,212	5.3	-0.1	-2.9
<b>MEMORANDUM ITEM:</b>							
Unadjusted earning financial assets	2,563,911	2,747,823	2,785,290	2,750,467	88.1	-0.5	-1.3
Unadjusted securities portfolio	450,635	495,127	599,814	577,974	18.5	-0.6	-3.6
Equity portfolio	183,970	171,639	184,107	180,569	5.8	-0.1	-1.9
Investments in the group	89,269	117,673	130,300	134,876	4.3	0.2	3.5
Other investments	29,622	14,531	13,080	10,794	0.3	-0.1	-17.5
Other equity securities	65,079	39,434	40,727	34,900	1.1	-0.2	-14.3
Contingent exposures and liabilities	401,511	336,476	328,660	291,793	9.3	-1.2	-11.2
Variable-rate credit	1,387,448	1,465,417	1,469,341	1,491,993	47.8	1.0	1.5
Asset transfers	213,761	279,758	288,225	273,815	8.8	-0.4	-5.0
Of which: securitised (c)	34,673	29,455	28,117	19,711	0.6	-0.3	-29.9
Total mortgage covered bonds issued (d)	275,055	321,102	346,745	358,624	11.5	0.5	3.4

SOURCE: Banco de España. Data available at 4 April 2011.

- a Institutions existing at each date.
- b This item almost entirely corresponds to mortgage covered bonds which are marketable securities. Accordingly, privately placed (and securitised) mortgage covered bonds are not included.
- c This figure relates solely to the outstanding volume of securitisations whose underlying assets have been derecognised from the CI's balance sheet and thus classified as "transferred". In order to see total asset securitisations originated by CIs, please refer to Table A 3.8.
- d Figure taken from the confidential return "Supplementary information on the Balance Sheet" of CIs, under the accounting rules in CBE 4/2004. It includes all mortgage covered bonds, whether marketable or not.

## BREAKDOWN OF ACTIVITY BY INSTITUTIONAL GROUPS OF CIs (a)

TABLE A.3.3

## Total business. December 2010

%

	Deposit institutions										
	Total	Banks							Savings banks	Cooperatives	SCIs
		Total	Domestic	Foreign							
				Total	Subsidiaries	Branches					
Total	EU	Non-EU									
BALANCE SHEET TOTAL	98.4	54.8	45.4	9.4	3.0	6.4	6.2	0.2	39.6	3.9	1.6
Assets	98.4	54.8	45.4	9.4	3.0	6.4	6.2	0.2	39.6	3.9	1.6
Cash and central banks	99.9	50.6	44.9	5.7	2.9	2.9	2.7	0.2	46.7	2.6	0.1
Loans and advances to credit institutions	99.2	82.6	55.0	27.5	2.6	24.9	24.5	0.5	14.2	2.4	0.8
Of which: interbank	99.0	84.7	53.3	31.4	2.3	29.1	28.6	0.5	11.5	2.8	1.0
Loans and advances to other debtors	97.6	47.6	40.2	7.4	3.7	3.7	3.5	0.2	45.0	5.0	2.4
Resident general government	97.2	62.8	51.0	11.8	10.4	1.3	1.2	0.1	32.5	1.9	2.8
Resident private sector	97.7	45.5	38.4	7.1	3.4	3.8	3.6	0.2	46.8	5.4	2.3
Of which: commercial credit	89.2	55.8	50.0	5.8	2.8	3.0	2.7	0.3	28.9	4.4	10.8
Of which: secured by a mortgage	99.0	38.4	33.9	4.6	3.2	1.4	1.4	0.0	54.0	6.7	1.0
Non-residents	95.5	71.7	63.2	8.5	3.7	4.8	4.3	0.5	23.5	0.4	4.5
Debt securities	99.9	55.5	42.3	13.2	2.7	10.6	10.5	0.0	41.8	2.6	0.1
Other equity instruments	100.0	60.0	50.1	9.9	0.2	9.7	9.7	0.0	34.6	5.4	0.0
Trading derivatives	100.0	78.7	75.8	2.8	0.4	2.5	2.4	0.1	21.2	0.1	0.0
Other financial assets	99.8	82.9	78.4	4.4	1.2	3.2	3.1	0.0	15.9	1.0	0.2
Hedging derivatives	100.0	36.3	33.0	3.3	1.2	2.1	2.1	0.0	62.3	1.4	0.0
Investments	100.0	74.2	72.3	1.9	0.4	1.5	1.5	0.0	25.5	0.2	0.0
Insurance contracts linked to pensions	99.9	71.6	70.2	1.4	1.1	0.3	0.3	0.0	28.4	0.0	0.1
Fixed assets	99.2	22.1	20.3	1.7	1.1	0.6	0.6	0.0	68.8	8.3	0.8
Tax assets	98.1	38.0	31.8	6.2	2.6	3.6	3.5	0.1	57.8	2.2	1.9
Other assets	98.7	72.9	69.7	3.2	0.7	2.5	2.4	0.0	23.8	2.0	1.3
Liabilities and equity	98.4	54.2	44.5	9.8	3.0	6.8	6.6	0.2	40.4	3.8	1.6
Central banks	100.0	43.3	36.2	7.1	7.1	0.0	0.0	0.0	54.8	1.9	0.0
Deposits from credit institutions	92.4	74.0	35.0	38.9	7.6	31.3	30.5	0.9	16.5	1.9	7.6
Deposits from other creditors	99.7	45.7	41.7	4.1	2.1	1.9	1.9	0.0	47.9	6.1	0.3
Resident and non-resident general government	100.0	56.9	55.5	1.4	0.6	0.8	0.8	0.0	39.9	3.2	0.0
Resident private sector	99.9	42.0	37.9	4.1	2.1	1.9	1.9	0.0	51.2	6.7	0.1
Unadjusted overnight deposits	100.0	45.6	39.0	6.6	2.9	3.7	3.6	0.1	47.5	6.9	0.0
Current accounts	100.0	54.4	43.1	11.2	4.7	6.5	6.4	0.1	41.3	4.3	0.0
Savings accounts	100.0	34.7	34.0	0.8	0.7	0.1	0.1	0.0	55.0	10.3	0.0
Other deposits	98.3	44.1	36.1	8.0	5.0	3.1	2.9	0.1	51.3	2.9	1.7
Time deposits and redeemables at notice	99.8	39.0	36.6	2.4	1.6	0.8	0.8	0.0	54.0	6.8	0.2
Repos	100.0	60.8	51.3	9.6	5.2	4.4	4.4	0.0	36.9	2.2	0.0
Non-residents	97.7	85.0	79.0	5.9	2.9	3.0	2.9	0.1	12.3	0.5	2.3
Debt certificates including bonds	99.9	51.9	50.3	1.6	1.6	0.0	0.0	0.0	47.0	1.0	0.1
Of which: mortgage securities (b)	100.0	58.7	57.6	1.2	1.2	0.0	0.0	0.0	40.6	0.7	0.0
Trading derivatives	100.0	80.6	78.0	2.6	0.4	2.2	2.2	0.1	19.3	0.1	0.0
Subordinated liabilities	99.4	59.4	57.9	1.5	1.4	0.2	0.2	0.0	39.6	0.3	0.6
Other financial liabilities	95.4	68.3	61.1	7.2	2.8	4.4	4.2	0.2	25.0	2.2	4.6
Other liabilities	99.6	58.2	55.4	2.8	1.1	1.7	1.7	0.0	40.6	0.7	0.4
Provisions	99.5	57.1	55.1	2.0	1.3	0.8	0.7	0.1	41.6	0.7	0.5
Of which: provisions for pensions and similar	99.5	68.6	67.5	1.2	1.0	0.2	0.2	0.0	30.6	0.3	0.5
Equity	97.7	64.8	61.4	3.4	2.6	0.8	0.2	0.6	27.5	5.4	2.3
Valuation adjustments	96.4	89.5	75.2	14.3	5.5	8.7	8.7	0.0	1.2	5.7	3.6
Own funds	97.7	65.3	61.6	3.6	2.7	1.0	0.4	0.6	27.0	5.4	2.3
Of which: capital and reserves	97.4	63.3	59.0	4.4	2.9	1.4	0.8	0.6	28.3	5.8	2.6
MEMORANDUM ITEM:											
Unadjusted earning financial assets	98.1	52.7	42.3	10.4	3.4	7.0	6.8	0.2	41.2	4.3	1.9
Unadjusted securities portfolio	99.9	59.7	49.6	10.1	1.9	8.2	8.2	0.0	37.9	2.2	0.1
Equity portfolio	100.0	69.3	65.9	3.4	0.4	3.0	3.0	0.0	29.4	1.3	0.0
Investments in the group	100.0	73.1	71.4	1.7	0.2	1.5	1.5	0.0	26.6	0.2	0.0
Other investments	100.0	51.0	47.5	3.5	3.2	0.3	0.3	0.0	47.9	1.1	0.0
Other equity securities	100.0	60.0	50.1	9.9	0.2	9.7	9.7	0.0	34.6	5.4	0.0
Contingent exposures and liabilities	99.9	79.7	73.6	6.1	1.8	4.3	3.9	0.4	17.5	2.7	0.1
Variable-rate credit	98.2	42.5	35.2	7.2	3.7	3.5	3.3	0.2	49.9	5.8	1.8
Asset transfers	95.8	49.5	41.8	7.6	5.3	2.4	2.4	0.0	40.2	6.1	4.2
Of which: securitised (c)	63.2	26.8	26.4	0.3	0.2	0.1	0.1	0.0	32.0	4.5	36.8
Total mortgage covered bonds issued (d)	100.0	40.2	39.4	0.8	0.7	0.1	0.1	0.0	57.3	2.5	0.0

SOURCE: Banco de España. Data available at 4 April 2011.

- a Institutions existing at each date.
- b This item almost entirely corresponds to mortgage covered bonds which are marketable securities. Accordingly, privately placed (and securitised) mortgage covered bonds are not included.
- c This figure relates solely to the outstanding volume of securitisations whose underlying assets have been derecognised from the CI's balance sheet and thus classified as "transferred". In order to see total asset securitisations originated by CIs, please refer to Table A 3.8.
- d Figure taken from the confidential return "Supplementary information on the Balance Sheet" of CIs, under the accounting rules in CBE 4/2004. It includes all mortgage covered bonds, whether marketable or not.

## CREDIT INSTITUTIONS: STRUCTURE OF LENDING TO RESIDENT PRIVATE SECTOR (a)

TABLE A.3.4

## Business in Spain. Year-end data

%

	2007	2008	2009	2010
Lending to business	53,3	54,2	53,8	53,7
Goods	18,1	17,7	16,5	15,7
Agriculture, fishing and extractive industries	1,7	1,7	1,6	1,6
Manufacturing	6,0	5,8	5,4	5,3
Energy and electricity	1,7	2,0	2,4	2,5
Construction	8,7	8,2	7,1	6,3
Services	35,2	36,4	37,3	38,0
Commerce, repairs and hotels and restaurants	6,4	6,4	6,3	6,5
Transport and communications	2,3	2,4	2,1	2,3
Real estate development	17,3	17,2	17,8	17,5
Financial intermediation	1,8	2,4	4,0	4,7
Other services	7,4	8,0	7,1	7,1
Lending to households	45,1	44,3	44,9	45,2
Housing (purchase and refurbishing)	35,3	35,1	36,1	36,9
Consumer credit	3,2	3,0	2,7	2,3
Other purposes	6,5	6,2	6,1	6,0
Other	1,6	1,6	1,3	1,0

SOURCE: Banco de España. Data available at 4 April 2011.

a Institutions existing at each date.

## ACTIVITY OF CONSOLIDATED GROUPS OF CREDIT INSTITUTIONS (a)

TABLE A.3.5

## Year-end data

€ m and %

	2007	2008	2009	2010	Memorandum item: 2010					
					Structure		% annual Δ	Of which: business in Spain		% annual Δ
					%	Change in pp		%	Change in pp	
BALANCE SHEET TOTAL	3,343,367	3,637,357	3,740,225	3,816,469	100.0	0.0	2.0	73.7	-3.0	-1.9
Assets	3,343,367	3,637,357	3,740,225	3,816,469	100.0	0.0	2.0	73.7	-3.0	-1.9
Cash and central banks	88,723	103,105	88,179	123,335	3.2	0.8	39.9	31.0	-22.9	-19.5
Loans and advances to credit institutions	251,317	233,024	244,801	216,152	5.7	-0.8	-11.7	83.8	-6.0	-17.6
Loans and advances to other debtors	2,250,401	2,411,413	2,398,964	2,418,963	63.4	-0.7	0.8	74.3	-2.0	-1.9
Debt securities	355,536	393,787	503,927	486,840	12.8	-0.7	-3.4	74.5	-2.5	-6.4
Investments	54,369	38,011	41,958	47,921	1.3	0.2	14.2	93.2	-0.2	14.0
Tangible assets	35,936	40,983	45,408	47,995	1.3	0.1	5.7	82.8	-2.4	2.8
Other assets	307,085	417,035	416,987	475,262	12.5	1.4	14.0	73.4	0.6	14.9
Of which: consolidated goodwill	21,927	27,379	29,675	31,769	0.8	0.0	7.1	3.3	0.7	37.8
Liabilities and equity	3,132,773	3,435,637	3,512,436	3,594,035	94.2	0.3	2.3	75.1	-1.1	0.8
Central banks	92,183	134,484	123,897	95,139	2.5	-0.8	-23.2	70.1	-16.8	-38.1
Deposits from credit institutions	485,323	497,754	524,164	523,019	13.7	-0.3	-0.2	79.6	-3.6	-4.5
Deposits from other creditors	1,574,998	1,764,265	1,855,209	1,931,298	50.6	1.0	4.1	72.1	-0.7	3.1
Debt certificates including bonds	663,048	643,610	634,316	556,973	14.6	-2.4	-12.2	78.3	-0.4	-12.6
Subordinated liabilities	91,713	96,236	105,568	108,567	2.8	0.0	2.8	82.2	2.4	5.9
Tax liabilities	18,719	13,744	15,630	17,917	0.5	0.1	14.6	51.8	-4.1	6.3
Other liabilities	173,065	249,753	218,448	325,230	8.5	2.7	48.9	55.5	-11.3	23.7
Provisions	33,724	35,791	35,204	35,893	0.9	0.0	2.0	78.8	3.6	6.9
Equity	210,593	201,720	227,789	222,434	5.8	-0.3	-2.4	87.2	-4.9	-7.5
Minority interest	10,953	9,853	13,424	14,827	0.4	0.0	10.5	55.6	-1.4	7.8
Valuation adjustments	17,018	-9,648	-1,036	-3,623	-0.1	-0.1	249.8	61.1	488.3	—
Own funds	182,622	201,516	215,401	211,230	5.5	-0.3	-1.9	89.0	-2.8	-4.9
Of which: capital and reserves (including share premium)	148,245	177,568	192,717	189,794	5.0	-0.2	-1.5	94.0	-1.5	-3.0
MEMORANDUM ITEM:										
Interest-bearing financial liabilities	2,913,268	3,134,068	3,247,454	3,220,650	84.4	-2.4	-0.8	74.9	-1.6	-2.9
Off-balance-sheet customer funds	713,731	635,471	683,228	743,296	19.5	1.2	8.8	100.0	0.0	—
Of which: managed by the group	541,468	478,634	487,603	480,676	12.6	-0.4	-1.4	57.6	-10.5	-16.7
Unadjusted securities portfolio	503,875	498,790	615,253	590,451	15.5	-0.9	-4.0	77.3	-2.2	-6.6
Of which: equity portfolio	147,958	104,122	110,489	103,293	2.7	-0.3	-6.5	90.3	-0.5	-7.0
Investments in the group	11,036	12,685	14,062	13,189	0.3	-0.1	-6.2	80.7	-3.9	-10.6
Other investments	31,406	20,626	21,924	28,470	0.7	0.1	29.9	98.6	0.3	30.3
Other equity securities	105,516	70,810	74,502	61,634	1.6	-0.4	-17.3	88.5	-1.3	-18.4

SOURCE: Banco de España. Data available at 4 April 2011.

a These data refer to CGs (note that they include individual CIs not belonging to any CG) existing at each date.

LOCAL BUSINESS ABROAD OF CONSOLIDATED GROUPS OF CREDIT INSTITUTIONS (a)

TABLE A.3.6

Year-end data

€ m

	2007	2008	2009	2010	Memorandum item: 2010		
					Structure		% annual Δ
					%	Change in pp	
Consolidated balance sheet abroad	704,244	784,995	872,297	1,004,050	26.3	3.0	15.1
LOCAL BUSINESS:							
Financial assets	590,900	649,838	741,714	861,002	22.6	2.8	16.1
European Union	306,371	337,038	367,555	403,326	10.6	0.8	9.7
Latin America	196,853	228,356	247,637	311,603	8.2	1.6	25.8
Other	87,677	84,444	126,522	146,073	3.8	0.4	15.5
Financial liabilities	544,041	639,211	705,696	757,222	19.8	0.9	7.3
European Union	267,413	323,324	338,920	354,414	9.3	0.2	4.6
Latin America	168,483	197,336	202,805	255,670	6.7	1.3	26.1
Other	108,145	118,552	163,972	147,139	3.9	-0.5	-10.3
MEMORANDUM ITEM:							
Funds managed (net asset value)	131,977	111,914	155,363	203,941	5.3	1.1	31.3
European Union	23,155	15,694	22,335	24,475	0.6	0.0	9.6
Latin America	102,263	91,469	129,580	177,787	4.7	1.2	37.2
Other	6,558	4,751	3,449	1,679	0.0	-0.1	-51.3
CIs abroad (number)	176	184	172	185			
Subsidiaries	122	127	114	129			
European Union	44	45	44	59			
Latin America	30	36	30	29			
Other	48	46	40	41			
Branches	54	57	58	56			
European Union	38	40	39	38			
Latin America	1	—	—	—			
Other	15	17	19	18			

SOURCE: Banco de España. Data available at 4 April 2011.

a These data refer to CGs (note that they include individual CIs not belonging to any CG) existing at each date.



## INSTITUTIONS (a)

## Year-end data

€ m and %

	Total consolidated groups		Total Spanish CIs		Memorandum item: Spanish CIs 2010		
	2009 (p)	2010 (p)	2009 (p)	2010 (p)	Structure		% annual Δ
					%	Change in pp	
TOTAL ASSETS AND LIABILITIES SECURITISED	73,403	48,096	67,880	38,264	100.0	0.00	-43.6
Total underlying assets of traditional securitisations	57,859	40,708	52,335	30,876	80.7	3.60	-41.0
Residential mortgages	20,787	19,367	20,421	16,466	43.0	12.92	-19.4
Commercial mortgages	1,822	1,122	953	1,122	2.9	1.50	17.7
Finance leases	2,850	0	1,759	0	0.0	-2.59	—
Corporate loans	21,739	9,596	21,739	9,596	25.1	-6.93	-55.9
Consumer loans	6,914	8,927	3,716	1,997	5.2	-0.27	-46.3
Other	3,747	1,696	3,747	1,696	4.4	-1.12	-54.8
Total underlying assets of synthetic securitisations	235	318	235	318	0.8	0.45	35.3
Total underlying liabilities of CIs securitised	15,309	7,070	15,309	7,070	18.5	-4.05	-53.8
Mortgage covered bonds	11,395	7,070	11,395	7,070	18.5	1.71	-38.0
Other	3,914	0	3,914	0	0.0	-5.77	—
Other information on asset securitisations:							
Breakdown by type of originator:							
Banks	28,400	24,479	22,884	14,647	38.3	4.59	-36.0
Savings banks	24,828	16,288	24,820	16,288	42.6	6.04	-34.4
Cooperatives	3,874	259	3,874	259	0.7	-5.01	-93.3
SCIs	992	0	992	0	0.0	-1.46	—
Breakdown of underlying assets at originator by treatment for accounting and solvency purposes (%):							
Securitisations not reflected in accounting but reflected in solvency (b)	5.1	0.0	5.7	0.0	—	—	—
Securitisations not reflected in either accounting or solvency	94.9	96.4	94.3	95.3	—	—	—
Securitisations reflected in both accounting and solvency	0.0	1.8	0.0	2.3	—	—	—
Securitisations reflected in accounting but not in solvency	0.0	1.8	0.0	2.4	—	—	—
Securitisation structure (%):							
Senior tranches	73	20	73	17	—	—	—
Mezzanine tranches	15	3	15	2	—	—	—
First loss tranches	12	78	13	82	—	—	—
Securitisation positions held on the balance sheet (%):							
Senior tranches	87	82	86	96	—	—	—
Mezzanine tranches	61	61	58	64	—	—	—
First loss tranches	85	99	85	99	—	—	—
Breakdown by type of securitisation SPE (%):							
Asset securitisation SPEs	95.4	97.8	96.4	97.1	—	—	—
Liability securitisation SPEs	96.8	100.0	97.9	100.0	—	—	—
Other information on liability securitisations:							
Breakdown by type of originator:							
Banks	0	0	0	0	0.0	0.00	—
Savings banks	14,809	6,070	14,809	6,070	15.9	-5.92	-59.0
Cooperatives	500	1,000	500	1,000	2.6	1.86	100.0
SCIs	0	0	0	0	0.0	0.00	—
Securitisation structure (%):							
Senior tranches	98	92	98	92	—	—	—
Mezzanine tranches	0	1	0	1	—	—	—
First loss tranches	2	7	2	7	—	—	—

SOURCE: Return RP26 (CBE 3/2008). Data available at 4 April 2011.

a ABCP (asset-backed commercial paper) programmes are not included.

b Securitisations not reflected in accounting are those in which the originator holds the underlying assets on the balance sheet. Securitisations not reflected in solvency are those in which the originator does not transfer the credit risk of the underlying assets.

OUTSTANDING AMOUNTS OF SECURITISATIONS ORIGINATED BY SPANISH CONSOLIDATED GROUPS OF CREDIT INSTITUTIONS

TABLE A.3.8

Year-end data

€ m and %

	Total consolidated groups		Total Spanish CIs		Memorandum item: Spanish CIs 2010		
	2009 (p)	2010 (p)	2009 (p)	2010 (p)	Structure		% annual Δ
					%	Change in pp	
TOTAL ASSETS AND LIABILITIES SECURITISED	543,513	559,495	451,027	454,313	100.0	0.00	0.7
Total underlying assets of traditional securitisations	368,523	374,843	277,663	271,020	59.7	-1.86	-2.4
Residential mortgages	249,266	262,239	172,716	176,645	38.9	0.61	2.3
Commercial mortgages	4,684	4,201	2,749	3,595	0.8	0.19	30.8
Finance leases	7,226	5,032	6,114	4,089	0.9	-0.46	-33.1
Corporate loans	63,644	58,073	63,644	58,073	12.8	-1.31	-8.8
Consumer loans	26,333	27,522	15,705	11,893	2.6	-0.88	-24.3
Other	14,194	14,899	14,191	14,137	3.1	-0.05	-0.4
Commercial paper	3,176	2,876	2,544	2,589	0.6	0.04	1.8
Of which: receivables	2,226	2,390	2,226	2,390	0.5	0.01	7.4
Total underlying assets of synthetic securitisations	2,555	6,734	929	5,375	1.2	0.99	478.5
Total underlying liabilities of CIs securitised	172,435	177,918	172,435	177,918	39.2	0.97	3.2
Mortgage covered bonds	161,924	172,803	161,924	172,803	38.0	2.10	6.7
Other	10,511	5,115	10,511	5,115	1.1	-1.23	-51.3
Other information on asset securitisations:							
Breakdown by type of originator:							
Banks	229,147	243,853	136,723	138,720	30.5	0.19	1.5
Savings banks	114,898	112,943	114,836	112,894	24.8	-0.66	-1.7
Cooperatives	18,300	16,586	18,300	16,586	3.7	-0.36	-9.4
SCIs	8,734	8,195	8,734	8,195	1.8	-0.14	-6.2
Breakdown of underlying assets at originator by treatment for accounting and solvency purposes (%):							
Securitisations not reflected in accounting but reflected in solvency (a)	17.5	14.6	22.4	19.7	—	—	—
Securitisations not reflected in either accounting or solvency	75.6	79.7	69.2	73.2	—	—	—
Securitisations reflected in both accounting and solvency	5.0	3.9	6.4	5.1	—	—	—
Securitisations reflected in accounting but not in solvency	1.8	1.8	1.9	2.0	—	—	—
Securitisation structure (%):							
Senior tranches	81	61	79	55	—	—	—
Mezzanine tranches	13	10	14	11	—	—	—
First loss tranches	6	30	7	35	—	—	—
Securitisation positions held on the balance sheet (%):							
Senior tranches	63	64	62	63	—	—	—
Mezzanine tranches	63	67	61	68	—	—	—
First loss tranches	81	97	79	97	—	—	—
Breakdown by type of securitisation SPE (%):							
Asset securitisation SPEs	78.1	76.4	93.3	93.3	—	—	—
Liability securitisation SPEs	82.1	80.2	98.4	98.5	—	—	—
Other information on liability securitisations:							
Breakdown by type of originator:							
Banks	8,450	7,450	8,450	7,450	1.6	-0.27	-11.8
Savings banks	159,760	165,193	159,760	165,193	36.4	0.98	3.4
Cooperatives	4,225	5,275	4,225	5,275	1.2	0.26	24.9
SCIs	0	0	0	0	0.0	0.00	—
Securitisation structure (%):							
Senior tranches	94	97	94	97	—	—	—
Mezzanine tranches	3	0	3	0	—	—	—
First loss tranches	2	2	2	2	—	—	—

SOURCE: Return RP26 (CBE 3/2008). Data available at 4 April 2011.

a Securitisations not reflected in accounting are those in which the originator holds the underlying assets on the balance sheet. Securitisations not reflected in solvency are those in which the originator does not transfer the credit risk of the underlying assets.

**BREAKDOWN OF THE INDIVIDUAL INCOME STATEMENT FOR CIs (a)**
**TABLE A.3.9**
**Data for each period**

€ m and %

	Amount				% of ATA				% annual Δ			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Financial income	118,625	147,924	107,388	80,406	4.44	4.93	3.42	2.54	44.6	24.7	-27.4	-25.1
Financial cost	-84,594	-110,300	-61,847	-43,923	-3.17	-3.68	-1.97	-1.39	59.3	30.4	-43.9	-29.0
NET INTEREST INCOME (NII)	34,030	37,624	45,541	36,482	1.27	1.25	1.45	1.15	17.7	10.6	21.0	-19.9
Return on equity instruments	11,260	12,082	7,810	12,021	0.42	0.40	0.25	0.38	20.3	7.3	-35.4	53.9
Non-interest income	22,630	20,369	17,671	17,934	0.85	0.68	0.56	0.57	24.9	-10.0	-13.2	1.5
Fees and commissions (net)	14,177	13,831	13,024	12,726	0.53	0.46	0.41	0.40	11.1	-2.4	-5.8	-2.3
Collection and payment service (net)	6,003	6,459	5,868	5,447	0.22	0.22	0.19	0.17	6.1	7.6	-9.1	-7.2
Securities service (revenue)	1,780	1,307	1,193	1,305	0.07	0.04	0.04	0.04	25.3	-26.6	-8.7	9.4
Marketing of non-banking products (revenue)	4,489	3,899	3,170	3,325	0.17	0.13	0.10	0.11	9.1	-13.1	-18.7	4.9
Contingent exposures and commitments (net)	1,587	1,604	1,653	1,757	0.06	0.05	0.05	0.06	3.3	1.1	3.0	6.3
Exchange of foreign currencies and banknotes (revenue)	59	58	47	51	0.00	0.00	0.00	0.00	13.0	-2.2	-18.6	7.7
Other fees and commissions (net)	259	504	1,093	840	0.01	0.02	0.03	0.03		94.8	116.7	-23.1
Income on financial assets and liabilities (net)	6,305	4,963	3,214	4,387	0.24	0.17	0.10	0.14	79.7	-21.3	-35.2	36.5
Held for trading	794	1,879	491	1,037	0.03	0.06	0.02	0.03	-13.8	136.7	-73.9	111.2
Other financial instruments at fair value	35	328	-340	55	0.00	0.01	-0.01	0.00		835.7	-	-
Other income on financial assets and liabilities	5,476	2,755	3,064	3,295	0.21	0.09	0.10	0.10	105.4	-49.7	11.2	7.6
Exchange differences (net)	1,290	812	804	618	0.05	0.03	0.03	0.02	33.0	-37.1	-1.0	-23.1
Other operating income (net)	857	764	629	203	0.03	0.03	0.02	0.01	-2.1	-10.9	-17.7	-67.7
GROSS INCOME (GI)	67,920	70,076	71,022	66,437	2.54	2.34	2.26	2.10	20.5	3.2	1.4	-6.5
Administrative expenses	-27,086	-28,639	-28,220	-28,316	-1.01	-0.95	-0.90	-0.90	10.3	5.7	-1.5	0.3
Personnel expenses	-17,596	-18,515	-18,267	-18,202	-0.66	-0.62	-0.58	-0.58	9.6	5.2	-1.3	-0.4
Other general expenses	-9,489	-10,124	-9,953	-10,114	-0.36	-0.34	-0.32	-0.32	11.6	6.7	-1.7	1.6
Amortisation	-2,292	-2,392	-2,451	-2,301	-0.09	-0.08	-0.08	-0.07	6.9	4.4	2.5	-6.1
Provisioning expenses (net)	-1,413	-3,572	-1,442	-3,966	-0.05	-0.12	-0.05	-0.13	-53.5	152.8	-59.6	175.0
Impairment losses on financial assets (net)	-8,575	-17,338	-22,239	-18,704	-0.32	-0.58	-0.71	-0.59	33.2	102.2	28.3	-15.9
Loans and receivables	-8,330	-15,845	-20,706	-17,706	-0.31	-0.53	-0.66	-0.56	31.6	90.2	30.7	-14.5
Other financial instruments not measured at fair value	-245	-1,493	-1,533	-997	-0.01	-0.05	-0.05	-0.03	124.9	510.3	2.7	-35.0
NET OPERATING PROFIT (NOP)	28,555	18,134	16,669	13,150	1.07	0.60	0.53	0.42	41.3	-36.5	-8.1	-21.1
Impairment losses on other assets (net)	-1,251	-1,018	-6,457	-4,555	-0.05	-0.03	-0.21	-0.14	677.1	-18.6	534.1	-29.5
Goodwill and other intangible assets	-17	0	-52	-71	0.00	0.00	0.00	0.00	40.5	-	-	37.8
Other	-1,234	-1,018	-6,405	-4,484	-0.05	-0.03	-0.20	-0.14	728.6	-17.5	528.9	-30.0
Other income (net)	3,030	3,139	4,591	1,930	0.11	0.10	0.15	0.06	-35.8	3.6	46.2	-58.0
Other gains	3,835	3,529	5,201	2,744	0.14	0.12	0.17	0.09	-26.3	-8.0	47.4	-47.3
Other losses	-804	-390	-610	-816	-0.03	-0.01	-0.02	-0.03	67.7	-51.6	56.5	33.8
PROFIT BEFORE TAX (PBT)	30,334	20,256	14,803	10,525	1.14	0.68	0.47	0.33	22.5	-33.2	-26.9	-28.9
Income tax	-4,427	-1,852	-1,468	-276	-0.17	-0.06	-0.05	-0.01	-10.0	-58.2	-20.7	-81.2
Mandatory transfer to welfare funds (b)	-90	-65	-45	-30	0.00	0.00	0.00	0.00	15.8	-28.1	-29.7	-33.7
PROFIT FOR THE PERIOD	25,818	18,339	13,290	10,219	0.97	0.61	0.42	0.32	30.6	-29.0	-27.5	-23.1
MEMORANDUM ITEMS:												
Average total assets (ATA)	2,670,351	3,000,802	3,139,124	3,160,020	100.00	100.00	100.00	100.00	17.6	12.4	4.6	0.7
Average own funds (c)	145,576	167,958	183,744	187,221	5.45	5.60	5.85	5.92	15.4	15.4	9.4	1.9
Net interest income due to the excess of EFAs over IBFLs (d)	1,219.0	1,019.0	1,579.0	1,586.0	0.05	0.03	0.05	0.05	15.1	-16.4	55.0	0.4
Average return on earning financial assets (EFAs)	-	-	-	-	5.01	5.58	3.90	2.90	-	-	-	-
Average cost of interest-bearing financial liabilities (IBFLs)	-	-	-	-	3.60	4.19	2.27	1.61	-	-	-	-
Efficiency ratio (e)	-	-	-	-	43.25	44.28	43.19	46.08	-	-	-	-
Credit risk allowances and provisions:												
Specific allowances or provisions	-5,683	-21,045	-29,656	-23,835	-0.21	-0.70	-0.94	-0.75	225.7	270.3	40.9	-19.6
General allowances or provisions	-3,080	5,538	9,159	5,885	-0.12	0.18	0.29	0.19	-42.2	-	65.4	-35.7
Net additions to country-risk allowances and provisions	-10.0	-375.0	101.0	23.0	0.00	-0.01	0.00	0.00	-72.5	3,690.4	-	-77.0

SOURCE: Banco de España. Data available at 4 April 2011.

- a The data in this table refer to institutions active at some time during 2010. The structure of the table and the data for 2008, 2009 and 2010 were prepared in accordance with CBE 6/2008 of 26 November 2008 which amends CBE 4/2004 of 22 December 2004 on public and confidential financial reporting rules and formats. For 2007 the information has been reformulated in line with the current structure.
- b Only savings banks and credit cooperatives.
- c Includes own funds for accounting purposes excluding retained earnings; also included are declared dividends and remuneration, and valuation adjustments arising from exchange differences.
- d Calculated on the basis of the average return of EFAs on the positive difference between EFAs and IBFLs. For consistency with the definition of net interest income, the calculation of EFAs excludes the return on equity instruments.
- e The efficiency ratio is defined as administrative expenses and amortisation divided by gross income.

**MAIN INCOME AND PROFIT ITEMS OF THE INCOME STATEMENT BY TYPE OF CREDIT INSTITUTION (a)**
**TABLE A.3.10**
**Data for each period**

€ m and %

	Amount				% of ATA				% annual Δ			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
<b>Net interest income (NII):</b>												
Total credit institutions	34,030	37,624	45,541	36,482	1.27	1.25	1.45	1.15	17.7	10.6	21.0	-19.9
Commercial banks	14,400	16,726	22,664	19,112	0.99	1.00	1.30	1.10	15.5	16.2	35.5	-15.7
Savings banks	16,006	17,020	18,897	14,061	1.50	1.46	1.53	1.12	20.3	6.3	11.0	-25.6
Credit cooperatives	2,317	2,440	2,384	1,885	2.30	2.22	2.07	1.56	23.9	5.3	-2.3	-20.9
Specialised credit institutions	1,308	1,438	1,597	1,424	2.85	2.68	3.07	2.84	2.9	9.9	11.0	-10.8
<b>Gross income (GI):</b>												
Total credit institutions	67,920	70,076	71,022	66,437	2.54	2.34	2.26	2.10	20.5	3.2	1.4	-6.5
Commercial banks	33,464	37,636	36,769	37,150	2.29	2.25	2.12	2.14	13.4	12.5	-2.3	1.0
Savings banks	29,744	27,508	29,155	24,803	2.79	2.36	2.36	1.98	30.5	-7.5	6.0	-14.9
Credit cooperatives	2,948	3,038	3,150	2,664	2.93	2.76	2.74	2.20	18.0	3.0	3.7	-15.4
Specialised credit institutions	1,765	1,894	1,947	1,819	3.85	3.53	3.75	3.63	12.3	7.3	2.8	-6.6
<b>Net operating profit (NOP):</b>												
Total credit institutions	28,555	18,134	16,669	13,150	1.07	0.60	0.53	0.42	41.3	-36.5	-8.1	-21.1
Commercial banks	15,391	11,762	10,954	9,470	1.05	0.70	0.63	0.55	35.1	-23.6	-6.9	-13.6
Savings banks	11,580	5,541	5,563	3,242	1.09	0.48	0.45	0.26	55.1	-52.2	0.4	-41.7
Credit cooperatives	955	777	606	446	0.95	0.71	0.53	0.37	21.3	-18.6	-22.0	-26.4
Specialised credit institutions	630	55	-454	-8	1.37	0.10	-0.87	-0.02	12.6	-91.3	-933.1	-98.3
<b>Profit before tax (PBT):</b>												
Total credit institutions	30,334	20,256	14,803	10,525	1.14	0.68	0.47	0.33	22.5	-33.2	-26.9	-28.9
Commercial banks	16,384	12,881	10,957	8,650	1.12	0.77	0.63	0.50	11.0	-21.4	-14.9	-21.1
Savings banks	12,325	6,592	3,834	1,600	1.16	0.57	0.31	0.13	43.7	-46.5	-41.8	-58.3
Credit cooperatives	975	732	503	342	0.97	0.67	0.44	0.28	18.9	-24.9	-31.3	-32.0
Specialised credit institutions	650	50	-490	-67	1.42	0.09	-0.94	-0.13	6.2	-92.3	-1,072.7	-86.3
<b>Profit for the period:</b>												
Total credit institutions	25,818	18,339	13,290	10,219	0.97	0.61	0.42	0.32	30.6	-29.0	-27.5	-23.1
Commercial banks	13,757	11,388	9,729	7,944	0.94	0.68	0.56	0.46	17.2	-17.2	-14.6	-18.3
Savings banks	10,852	6,302	3,523	2,036	1.02	0.54	0.29	0.16	55.1	-41.9	-44.1	-42.2
Credit cooperatives	775	615	429	315	0.77	0.56	0.37	0.26	18.7	-20.6	-30.3	-26.5
Specialised credit institutions	433	33	-390	-76	0.95	0.06	-0.75	-0.15	14.4	-92.4	-1,280.0	-80.5
<b>MEMORANDUM ITEMS:</b>												
<b>Average total assets (ATA):</b>												
Total credit institutions	2,670,351	3,000,802	3,139,124	3,160,020	100.0	100.0	100.0	100.0	17.6	12.4	4.6	0.7
Commercial banks	1,458,992	1,672,875	1,738,427	1,734,550	54.64	55.75	55.38	54.89	15.3	14.7	3.9	-0.2
Savings banks	1,064,963	1,164,290	1,233,580	1,254,204	39.88	38.80	39.30	39.69	21.1	9.3	6.0	1.7
Credit cooperatives	100,551	110,030	115,132	121,096	3.77	3.67	3.67	3.83	16.7	9.4	4.6	5.2
Specialised credit institutions	45,845	53,607	51,985	50,170	1.72	1.79	1.66	1.59	14.3	16.9	-3.0	-3.5

SOURCE: Banco de España. Data available at 4 April 2011.

a The data in this table refer to institutions active at some time during 2010.

**BREAKDOWN OF THE CONSOLIDATED INCOME STATEMENT FOR CIs (a)**
**TABLE A.3.11**
**Data for each period**

€ m and %

	Amount				% of ATA				% annual Δ			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Financial income	154,909	190,168	152,315	128,402	4.96	5.55	4.10	3.35	38.1	22.8	-19.9	-15.7
Financial cost	-102,841	-130,598	-78,886	-60,212	-3.29	-3.81	-2.12	-1.57	48.2	27.0	-39.6	-23.7
<b>NET INTEREST INCOME (NII)</b>	<b>52,068</b>	<b>59,570</b>	<b>73,429</b>	<b>68,190</b>	<b>1.67</b>	<b>1.74</b>	<b>1.98</b>	<b>1.78</b>	<b>21.6</b>	<b>14.4</b>	<b>23.3</b>	<b>-7.1</b>
Equity instruments	7,202	7,567	5,176	6,361	0.23	0.22	0.14	0.17	1.0	5.1	-31.6	22.9
Return on equity instruments	2,787	3,186	2,850	2,652	0.09	0.09	0.08	0.07	7.8	14.3	-10.5	-7.0
Share of profit of entities accounted for using the equity method	4,414	4,381	2,326	3,709	0.14	0.13	0.06	0.10	-2.9	-0.8	-46.9	59.5
Associate entities	1,921	1,961	787	1,575	0.06	0.06	0.02	0.04	17.3	2.1	-59.9	100.2
Jointly controlled entities	660	250	361	461	0.02	0.01	0.01	0.01	-1.0	-62.2	44.6	27.6
Group entities	1,833	2,170	1,178	1,674	0.06	0.06	0.03	0.04	-18.2	18.4	-45.7	42.1
Non-interest income	35,881	31,940	33,401	31,769	1.15	0.93	0.90	0.83	16.8	-11.0	4.6	-4.9
Fees and commissions (net)	22,971	22,909	22,931	23,660	0.74	0.67	0.62	0.62	11.2	-0.3	0.1	3.2
Collection and payment service (revenue)	9,993	10,430	10,535	10,581	0.32	0.30	0.28	0.28	9.1	4.4	1.0	0.4
Securities service (revenue)	3,033	2,359	2,279	2,450	0.10	0.07	0.06	0.06	15.3	-22.2	-3.4	7.5
Marketing of non-banking products (revenue)	8,131	7,599	6,621	7,275	0.26	0.22	0.18	0.19	7.4	-6.5	-12.9	9.9
Contingent exposures and commitments (revenue)	1,643	1,929	1,972	2,053	0.05	0.06	0.05	0.05	7.2	17.4	2.2	4.1
Exchange of foreign currencies and banknotes (revenue)	143	183	210	241	0.00	0.01	0.01	0.01	6.2	28.1	14.7	14.7
Other fees and commissions (net)	28	409	1,315	1,060	0.00	0.01	0.04	0.03	-	1,376.8	221.1	-19.4
Income on financial assets (net)	10,622	7,073	8,801	7,074	0.34	0.21	0.24	0.18	28.5	-33.4	24.4	-19.6
Held for trading	2,285	667	2,993	2,746	0.07	0.02	0.08	0.07	-15.1	-70.8	348.6	-8.3
Other financial instruments at fair value	136	510	249	116	0.00	0.01	0.01	0.00	-	273.8	-51.2	-53.2
Other income on financial assets and liabilities	8,201	5,896	5,559	4,212	0.26	0.17	0.15	0.11	44.20	-28.1	-5.7	-24.2
Exchange differences (net)	1,465	1,177	1,497	1,322	0.05	0.03	0.04	0.03	59.9	-19.7	27.2	-11.7
Other operating income (net)	823	781	172	-287	0.03	0.02	0.00	-0.01	-5.7	-5.1	-78.0	-
<b>GROSS INCOME (GI)</b>	<b>95,151</b>	<b>99,076</b>	<b>112,006</b>	<b>106,320</b>	<b>3.05</b>	<b>2.89</b>	<b>3.02</b>	<b>2.78</b>	<b>18.00</b>	<b>4.1</b>	<b>13.1</b>	<b>-5.1</b>
Administrative expenses	-38,510	-41,353	-43,793	-45,418	-1.23	-1.21	-1.18	-1.19	11.5	7.4	5.9	3.7
Personnel expenses	-24,421	-26,026	-27,367	-28,148	-0.78	-0.76	-0.74	-0.74	11.4	6.6	5.2	2.9
Other general expenses	-14,089	-15,327	-16,426	-17,270	-0.45	-0.45	-0.44	-0.45	11.7	8.8	7.2	5.1
Amortisation	-3,738	-3,976	-4,426	-4,784	-0.12	-0.12	-0.12	-0.13	12.1	6.4	11.3	8.1
Provisioning expenses (net)	-2,097	-4,069	-2,488	-4,750	-0.07	-0.12	-0.07	-0.12	-42.9	94.0	-38.9	90.9
Impairment losses on financial assets (net)	-12,732	-24,301	-35,958	-27,952	-0.41	-0.71	-0.97	-0.73	44.9	90.9	48.0	-22.3
Loans and receivables	-12,456	-21,713	-33,697	-26,648	-0.40	-0.63	-0.91	-0.70	43.3	74.3	55.2	-20.9
Other financial instruments not measured at fair value	-276	-2,588	-2,261	-1,304	-0.01	-0.08	-0.06	-0.03	178.7	837.9	-12.6	-42.3
<b>NET OPERATING PROFIT (NOP)</b>	<b>38,074</b>	<b>25,377</b>	<b>25,341</b>	<b>23,417</b>	<b>1.22</b>	<b>0.74</b>	<b>0.68</b>	<b>0.61</b>	<b>25.5</b>	<b>-33.3</b>	<b>-0.1</b>	<b>-7.6</b>
Impairment losses on other assets (net)	-1,794	-2,033	-6,965	-4,981	-0.06	-0.06	-0.19	-0.13	729.9	13.3	242.6	-28.5
Goodwill and other intangible assets	-1,265	-1,130	-1,447	-304	-0.04	-0.03	-0.04	-0.01	2,245.5	-10.7	28.1	-79.0
Other	-529	-904	-5,518	-4,677	-0.02	-0.03	-0.15	-0.12	226.2	70.7	510.7	-15.2
Other income (net)	4,959	5,718	4,653	3,496	0.16	0.17	0.13	0.09	-26.4	15.3	-18.6	-24.9
Other gains	6,092	6,048	5,484	4,611	0.20	0.18	0.15	0.12	-22.9	-0.7	-9.3	-15.9
Other losses	-1,133	-330	-831	-1,116	-0.04	-0.01	-0.02	-0.03	-2.5	-70.9	151.7	34.3
<b>PROFIT BEFORE TAX (PBT)</b>	<b>41,239</b>	<b>29,062</b>	<b>23,029</b>	<b>21,931</b>	<b>1.32</b>	<b>0.85</b>	<b>0.62</b>	<b>0.57</b>	<b>11.9</b>	<b>-29.5</b>	<b>-20.8</b>	<b>-4.8</b>
Income tax	-8,149	-4,407	-2,859	-3,787	-0.26	-0.13	-0.08	-0.10	-10.7	-45.9	-35.1	32.4
Mandatory transfer to welfare funds (b)	-90	-65	-45	-30	0.00	0.00	0.00	0.00	15.8	-28.1	-29.7	-34.8
<b>CONSOLIDATED PROFIT FOR THE PERIOD</b>	<b>33,000</b>	<b>24,591</b>	<b>20,124</b>	<b>18,115</b>	<b>1.06</b>	<b>0.72</b>	<b>0.54</b>	<b>0.47</b>	<b>19.3</b>	<b>-25.5</b>	<b>-18.2</b>	<b>-10.0</b>
Attributed to the parent	31,568	23,085	18,599	16,063	1.01	0.67	0.50	0.42	20.2	-26.9	-19.4	-13.6
Attributed to minority interests	1,432	1,506	1,525	2,052	0.05	0.04	0.04	0.05	2.7	5.1	1.3	34.5
<b>MEMORANDUM ITEMS:</b>												
Average total assets (ATA)	3,122,937	3,428,929	3,713,767	3,827,285	100.00	100.00	100.00	100.00	16.9	9.8	8.3	3.1
Average own funds of the group (c)	157,585	183,054	199,777	215,394	5.05	5.34	5.38	5.63	18.1	16.2	9.1	7.8
Net interest income due to the excess of EFAs over IBFLs (d)	3,159	2,954	2,972	5,230	0.10	0.09	0.08	0.14	8.3	-6.5	0.6	76.0
Average return on earning financial assets (EFAs)	-	-	-	-	5.25	5.98	4.60	3.83	-	-	-	-
Average cost of interest-bearing financial liabilities (IBFLs)	-	-	-	-	3.56	4.17	2.43	1.86	-	-	-	-
Efficiency ratio (e)	-	-	-	-	44.40	45.75	43.05	47.22	-	-	-	-
Return on average equity of the group (ROE) (c)	-	-	-	-	20.03	12.61	9.31	7.46	-	-	-	-

SOURCE: Banco de España. Data available 4 April 2011.

a The data in this table refer to CGs (it should be recalled that they include individual CIs not belonging to any CG) active at some time during 2010. The structure of the table and the data for 2008, 2009 and 2010 were prepared in accordance with CBE 6/2008 of 26 November 2008 which amends CBE 4/2004 of 22 December 2004 on public and confidential financial reporting rules and formats. For 2007 the information has been reformulated in line with the current structure.

b Only savings banks and credit cooperatives.

c Includes own funds for accounting purposes excluding retained earnings; also included are declared dividends and remuneration, and valuation adjustments arising from exchange differences.

d Calculated on the basis of the return of EFAs on the positive difference between EFAs and IBFLs. For consistency with the definition of net interest income, the calculation of EFAs excludes the return on equity instruments.

e The efficiency ratio is defined as administrative expenses and amortisation divided by gross income.

## INSTITUTIONS (a)

## Data for each period

€ m and %

	Amount				% of ATA				% annual Δ			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Net interest income (NII):												
Total consolidated groups	52,068	59,570	73,429	68,190	1.67	1.74	1.98	1.78	21.6	14.4	23.3	-7.1
Five largest CGs	33,376	39,190	50,914	49,873	1.73	1.86	2.16	2.03	22.4	17.4	29.9	-2.1
6th to 10th largest CGs	6,872	7,557	8,226	6,638	1.80	1.80	1.87	1.47	28.7	10.0	8.9	-19.3
11th to 20th largest CGs	4,863	5,324	6,294	4,784	1.21	1.21	1.37	1.04	13.8	9.5	18.2	-24.0
21st to 40th largest CGs	3,452	3,633	4,189	3,303	1.35	1.27	1.43	1.13	14.5	5.3	15.3	-21.2
Other	3,505	3,866	3,806	3,592	2.27	2.24	2.24	2.19	19.6	10.2	-1.5	-5.5
Gross income (GI):												
Total consolidated groups	95,151	99,076	112,006	106,320	3.05	2.89	3.02	2.78	18.0	4.1	13.1	-5.1
Five largest CGs	63,662	66,682	77,910	77,796	3.30	3.16	3.31	3.16	18.9	4.7	16.8	-0.2
6th to 10th largest CGs	11,433	12,181	12,442	9,989	2.99	2.90	2.83	2.21	23.9	6.5	2.1	-19.7
11th to 20th largest CGs	8,292	8,625	9,147	7,536	2.07	1.95	2.00	1.64	17.1	4.0	6.1	-17.6
21st to 40th largest CGs	6,385	6,228	6,760	5,642	2.50	2.18	2.30	1.93	2.7	-2.5	8.5	-16.5
Other	5,379	5,360	5,747	5,357	3.48	3.11	3.38	3.27	17.1	-0.4	7.3	-6.7
Net operating profit (NOP):												
Total consolidated groups	38,074	25,377	25,341	23,417	1.22	0.74	0.68	0.61	25.5	-33.4	-0.1	-7.6
Five largest CGs	26,535	19,400	19,662	20,889	1.37	0.92	0.84	0.85	31.5	-26.9	1.4	6.2
6th to 10th largest CGs	4,580	2,264	2,832	1,908	1.20	0.54	0.64	0.42	21.9	-50.6	25.1	-32.6
11th to 20th largest CGs	2,879	2,035	1,675	221	0.72	0.46	0.37	0.05	23.3	-29.3	-17.7	-86.8
21st to 40th largest CGs	2,472	1,304	991	-33	0.97	0.46	0.34	-0.01	-6.1	-47.3	-24.0	-103.4
Other	1,608	374	181	432	1.04	0.22	0.11	0.26	12.1	-76.8	-50.8	135.2
Profit before tax (PBT):												
Total consolidated groups	41,239	29,062	23,029	21,931	1.32	0.85	0.62	0.57	11.9	-29.5	-20.8	-4.8
Five largest CGs	28,741	21,309	18,609	20,547	1.49	1.01	0.79	0.84	13.9	-25.9	-12.7	10.4
6th to 10th largest CGs	5,046	3,671	2,332	1,654	1.32	0.87	0.53	0.37	5.8	-27.2	-36.5	-29.1
11th to 20th largest CGs	3,184	2,267	1,481	-213	0.79	0.51	0.32	-0.05	24.4	-28.8	-34.7	-114.4
21st to 40th largest CGs	2,547	1,480	524	-369	1.00	0.52	0.18	-0.13	-8.3	-41.9	-64.6	-170.3
Other	1,721	335	83	312	1.11	0.19	0.05	0.19	14.5	-80.7	-74.4	265.6
Consolidated profit for the period:												
Total consolidated groups	33,000	24,591	20,124	18,115	1.06	0.72	0.54	0.47	19.3	-25.5	-18.2	-10.0
Five largest CGs	23,199	18,244	16,500	16,782	1.20	0.86	0.70	0.68	21.3	-21.4	-9.6	1.7
6th to 10th largest CGs	3,948	2,969	1,982	1,403	1.03	0.71	0.45	0.31	18.6	-24.8	-33.2	-29.2
11th to 20th largest CGs	2,490	1,909	1,310	102	0.62	0.43	0.29	0.02	35.1	-23.4	-31.4	-92.2
21st to 40th largest CGs	2,124	1,349	393	-348	0.83	0.47	0.13	-0.12	-8.2	-36.5	-70.9	-188.6
Other	1,239	120	-61	176	0.80	0.07	-0.04	0.11	19.8	-90.4	-150.0	-
MEMORANDUM ITEMS:												
Average total assets (ATA):												
Total consolidated groups	3,122,937	3,428,929	3,713,767	3,827,285	100.0	100.0	100.0	100.0	16.9	9.8	8.3	3.1
Five largest CGs	1,930,398	2,110,028	2,352,391	2,459,724	61.81	61.54	63.34	64.27	15.6	9.3	11.5	4.6
6th to 10th largest CGs	382,197	420,005	439,781	451,665	12.24	12.25	11.84	11.80	23.8	9.9	4.7	2.7
11th to 20th largest CGs	400,893	441,702	457,928	460,144	12.84	12.88	12.33	12.02	13.9	10.2	3.7	0.5
21st to 40th largest CGs	254,879	285,185	293,891	291,931	8.16	8.32	7.91	7.63	20.2	11.9	3.1	-0.7
Other	154,570	172,009	169,776	163,821	4.95	5.02	4.57	4.28	20.7	11.3	-1.3	-3.5

SOURCE: Banco de España. Data available at 4 April 2011.

a The data in this table refer to CGs (note that they include individual CIs not belonging to any CG) active at some time during 2010. The criterion used to classify the CGs by size is the volume of average total assets (ATA) for the last period.

**SOLVENCY OF CONSOLIDATED GROUPS OF CIs: OWN FUNDS (a)**
**TABLE A.3.13**
**Year-end data**

€ m and %

	Amount				Structure %				% annual Δ			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
TOTAL OWN FUNDS	224,865	234,050	254,330	244,957	100.0	100.0	100.0	100.0	7.2	4.1	8.7	-3.7
Original own funds (Tier 1 capital)	159,897	174,643	201,917	209,291	71.1	74.6	79.4	85.4	17.6	9.2	15.6	3.7
Capital stock, reserves and similar items	173,196	180,905	202,926	208,355	77.0	77.3	79.8	85.1	18.9	4.5	12.2	2.7
Capital stock and reserves	137,641	161,220	181,193	184,104	61.2	68.9	71.2	75.2	17.8	17.1	12.4	1.6
Minority interests	11,611	8,753	12,517	13,736	5.2	3.7	4.9	5.6	35.3	-24.6	43.0	9.7
Interim profits or material losses of the current financial year	23,863	14,353	10,886	11,154	10.6	6.1	4.3	4.6	16.3	-39.9	-24.2	2.5
Other	82	-3,422	-1,670	-639	0.0	-1.5	-0.7	-0.3	—	—	-51.2	-61.8
Other and country specific original own funds	27,105	32,107	42,506	49,144	12.1	13.7	16.7	20.1	53.3	18.5	32.4	15.6
Instruments subject to limits	27,105	25,107	33,009	32,108	12.1	10.7	13.0	13.1	53.3	-7.4	31.5	-2.7
Other	0	7,000	9,496	17,036	0.0	3.0	3.7	7.0	—	—	35.7	79.4
Deductions from original own funds	-40,404	-38,369	-43,515	-48,209	-18.0	-16.4	-17.1	-19.7	47.7	-5.0	13.4	10.8
Additional own funds (Tier 2 capital)	90,553	71,145	68,010	56,330	40.3	30.4	26.7	23.0	7.3	-21.4	-4.4	-17.2
Core additional own funds	46,207	28,727	23,143	16,011	20.5	12.3	9.1	6.5	4.5	-37.8	-19.4	-30.8
Adjustments made to valuation differences in original own funds transferred to core additional own funds	11,575	1,531	2,818	1,029	5.1	0.7	1.1	0.4	-2.3	-86.8	84.1	-63.5
SA general provisions and IRB provision excess	20,837	13,703	10,057	9,040	9.3	5.9	4.0	3.7	9.9	-34.2	-26.6	-10.1
Securities of indeterminate duration and other instruments	8,485	8,358	5,206	3,010	3.8	3.6	2.0	1.2	15.8	-1.5	-37.7	-42.2
Other	5,310	5,136	5,063	2,931	2.4	2.2	2.0	1.2	-12.9	-3.3	-1.4	-42.1
Supplementary additional own funds	44,416	42,431	44,912	40,358	19.8	18.1	17.7	16.5	9.5	-4.5	5.8	-10.1
Deductions from additional own funds	-70	-13	-45	-40	0.0	0.0	0.0	0.0	-82.8	-80.9	236.0	-12.0
(-) Deductions from original and additional own funds	-25,585	-11,738	-15,597	-20,664	-11.4	-5.0	-6.1	-8.4	141.3	-54.1	32.9	32.5
(-) Holdings in other credit and financial institutions amounting to more than 10% of their capital	-16,233	-5,998	-5,983	-8,172	-7.2	-2.6	-2.4	-3.3	361.2	-63.1	-0.3	36.6
(-) Participations held in insurance undertakings, reinsurance undertakings and insurance holding companies amounting to more than 20% of their capital	-6,334	-3,214	-3,504	-4,192	-2.8	-1.4	-1.4	-1.7	25.8	-49.3	9.0	19.6
Other	-3,017	-2,525	-6,110	-8,301	-1.3	-1.1	-2.4	-3.4	47.5	-16.3	142.0	35.8
Total additional own funds specific to cover market risks (Tier 3 capital) and other	0	0	0	0	0.0	0.0	0.0	0.0	—	—	—	—
SURPLUS (+) / DEFICIT (-) OF OWN FUNDS	55,699	68,519	87,999	80,187	—	—	—	—	-6.2	23.0	28.4	-8.9
Solvency ratio (%)	10.6	11.3	12.2	11.9								
Tier 1 ratio (%)	7.6	8.4	9.7	10.2								

SOURCE: Banco de España. Data available at 4 April 2011.

a Data refer to CGs (note that they include individual CIs not belonging to any CG) existing at the end of each year. From 2008 onwards, data and items in this table, unless otherwise stated, correspond to items of return RP10 "Own funds and compliance with capital requirements" of CBE 3/2008. Due to the change in the solvency regulation there may not be an exact correspondence with data prior to 2008 from a conceptual point of view.

**SOLVENCY OF CONSOLIDATED GROUPS OF CIs: REQUIREMENTS (a)**
**TABLE A.3.14**
**Year-end data**

€ m and %

	Amount				Structure %				% annual Δ			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
<b>CAPITAL REQUIREMENTS</b>	169,166	165,531	166,331	164,770	100.0	100.0	100.0	100.0	12.5	-2.1	0.5	-0.9
Credit, counterparty credit and dilution risks and free deliveries	163,193	145,633	147,228	143,903	96.5	88.0	88.5	87.3	13.5	-10.8	1.1	-2.3
Standardised approach (SA) (excluding securitisation positions)	163,193	93,539	91,946	90,300	96.5	56.5	55.3	54.8	13.5	-42.7	-1.7	-1.8
Central governments or central banks (b)	—	2,184	2,118	2,296	—	1.3	1.3	1.4	—	—	-3.0	8.4
Institutions	—	2,755	2,576	2,097	—	1.7	1.5	1.3	—	—	-6.5	-18.6
Corporate	—	44,000	37,855	33,951	—	26.6	22.8	20.6	—	—	-14.0	-10.3
Retail	—	17,200	16,006	16,458	—	10.4	9.6	10.0	—	—	-6.9	2.8
Secured by real estate property	—	13,390	15,475	16,640	—	8.1	9.3	10.1	—	—	15.6	7.5
Secured by past-due items	—	2,871	4,770	5,815	—	1.7	2.9	3.5	—	—	66.1	21.9
Exposures belonging to regulatory high-risk categories	—	3,976	3,289	3,447	—	2.4	2.0	2.1	—	—	-17.3	4.8
Other	—	7,163	9,856	9,597	—	4.3	5.9	5.8	—	—	37.6	-2.6
Internal ratings-based (IRB) approach (excluding securitisation positions)	—	50,027	52,538	51,222	—	30.2	31.6	31.1	—	—	5.0	-2.5
Of which: advanced IRB	—	40,713	40,955	43,178	—	24.6	24.6	26.2	—	—	0.6	5.4
Central governments or central banks	—	63	72	121	—	0.0	0.0	0.1	—	—	13.9	67.8
Institutions	—	2,767	2,650	2,886	—	1.7	1.6	1.8	—	—	-4.2	8.9
Corporate	—	30,635	31,084	30,778	—	18.5	18.7	18.7	—	—	1.5	-1.0
Of which: SMEs	—	10,759	10,350	10,911	—	6.5	6.2	6.6	—	—	-3.8	5.4
Retail	—	11,966	13,027	13,255	—	7.2	7.8	8.0	—	—	8.9	1.8
Of which: SMEs	—	1,309	1,285	1,416	—	0.8	0.8	0.9	—	—	-1.8	10.2
Of which: secured by real estate	—	8,750	9,875	10,094	—	5.3	5.9	6.1	—	—	12.9	2.2
Of which: non-SMEs secured by real estate	—	8,332	9,377	9,516	—	5.0	5.6	5.8	—	—	12.5	1.5
Equity	—	4,274	5,242	4,183	—	2.6	3.2	2.5	—	—	22.6	-20.2
Other	—	322	464	0	—	0.2	0.3	0.0	—	—	44.0	-100.0
Securitisation positions	—	2,066	2,744	2,381	—	1.2	1.6	1.4	—	—	32.8	-13.2
Of which: traditional	—	2,066	2,738	2,378	—	1.2	1.6	1.4	—	—	32.5	-13.1
Standardised approach	—	1,703	2,377	2,021	—	1.0	1.4	1.2	—	—	39.6	-15.0
IRB approach (c)	—	364	367	360	—	0.2	0.2	0.2	—	—	0.9	-1.8
External ratings-based approach	—	—	—	—	—	0.2	0.2	0.2	—	—	—	—
Of which: with a weight of 1250%	—	—	—	—	—	0.1	0.1	0.1	—	—	—	—
Supervisory formula method	—	—	—	—	—	0.0	0.0	0.0	—	—	—	—
Internal assessment approach	—	—	—	—	—	0.0	0.0	0.0	—	—	—	—
Approaches based on the weighting of securitisation exposures	—	—	—	—	—	0.0	0.0	0.0	—	—	—	—
Position, foreign exchange and commodity risks	5,700	4,801	4,656	6,137	3.4	2.9	2.8	3.7	-8.6	-15.8	-3.0	31.8
Standardised approach	5,039	3,576	3,587	4,732	3.0	2.2	2.2	2.9	-15.1	-29.0	0.3	31.9
Of which: position in fixed income	2,773	1,439	1,301	1,300	1.6	0.9	0.8	0.8	-26.3	-48.1	-9.6	0.0
Of which: foreign exchange risk	1,734	1,599	2,000	3,182	1.0	1.0	1.2	1.9	25.6	-7.8	25.0	59.1
Of which: Internal models	661	1,225	1,068	1,405	0.4	0.7	0.6	0.9	121.1	85.4	-12.8	31.5
Operational risks (OpR)	—	12,731	13,893	14,133	—	7.7	8.4	8.6	—	—	9.1	1.7
Basic indicator approach	—	4,210	4,128	3,821	—	2.5	2.5	2.3	—	—	-1.9	-7.4
Standardised and alternative standardised approaches	—	8,501	7,991	8,536	—	5.1	4.8	5.2	—	—	-6.0	6.8
Advanced approaches	—	20	1,774	1,776	—	0.0	1.1	1.1	—	—	8,894.0	0.1
Other and transitional capital requirements	273	2,366	555	597	0.2	1.4	0.3	0.4	-30.6	765.6	-76.6	7.7
Of which: complements to overall floor for capital requirements	—	1,989	121	121	—	1.2	0.1	0.1	—	—	-93.9	-0.5
Of which: other country specific own funds requirements	273	377	433	476	0.2	0.2	0.3	0.3	-30.6	38.1	14.8	9.9

SOURCE: Banco de España. Data available at 4 April 2011.

- a Data refer to CGs (note that they include individual CIs not belonging to any CG) existing at the end of each year. From 2008 onwards, data and items in this table, unless otherwise stated, correspond to items of return RP10 "Own funds and compliance with capital requirements" of CBE 3/2008. Due to the change in the solvency regulation there may not be an exact correspondence with data prior to 2008 from a conceptual point of view.
- b It includes the exposure classes "Central governments or central banks"; "Regional governments or local authorities"; "Administrative bodies and non-commercial undertakings"; "Multi-lateral Development Banks"; and "International Organisations".
- c The breakdown according to the IRB approach of the capital requirements for securitisation positions is an estimate and only data on weight relative to total requirements are provided.



INFORMATION PROVIDED BY NON-CONSOLIDATED MIXED GROUPS OF FINANCIAL INSTITUTIONS AND  
FINANCIAL CONGLOMERATES SUBJECT TO SUPERVISION BY THE BANCO DE ESPAÑA (a)

TABLE A.3.15

Year-end data

€ m and %

	Amount				Structure %				Δ annual %			
	2007	2008	2009	2010	2007	2008	2009	2010	2007	2008	2009	2010
Effective own funds	204,958	211,270	235,932	234,752	100.0	100.0	100.0	100.0	9.1	3.1	11.7	-0.5
Credit institutions or groups	197,657	206,212	229,563	227,380	96.4	97.6	97.3	96.9	8.0	4.3	11.3	-1.0
Insurance undertakings or groups	7,901	6,835	8,096	9,254	3.9	3.2	3.4	3.9	16.5	-13.5	18.5	14.3
Deductions	-600	-1,777	-1,727	-1,882	-0.3	-0.8	-0.7	-0.8	-68.4	196.3	-2.8	9.0
Capital requirements	154,491	150,179	154,643	158,415	100.0	100.0	100.0	100.0	13.7	-2.8	3.0	2.4
Credit institutions or groups	150,588	147,006	151,200	154,432	97.5	97.9	97.8	97.5	13.6	-2.4	2.9	2.1
Insurance undertakings or groups	4,150	3,552	3,791	4,517	2.7	2.4	2.5	2.9	14.5	-14.4	6.7	19.2
Deductions	-247	-379	-348	-534	-0.2	-0.3	-0.2	-0.3	-22.3	53.4	-8.2	53.4
Surplus or deficit	50,467	61,090	81,289	76,337	-	-	-	-	-3.1	21.1	33.1	-6.1
Surplus or deficit of CGs	47,069	59,206	78,363	72,948	-	-	-	-	-6.8	25.8	32.4	-6.9

SOURCE: Banco de España. Data available at 4 April 2011.

a Data refer to mixed groups and financial conglomerates existing at each date subject to compliance with the solvency ratio in Spain.