ANNEX 3 INFORMATION FOR BANK CUSTOMERS, REGISTERS AND OTHER INSTITUTIONAL INFORMATION

INFORMATION TO BANK CUSTOMERS

TABLE A.3.1

Yearly data

Number

	2009	2010	2011	2012
COMMISSION CHARGES: (a)				
Cases examined (b)	964	833	460	152
Decisions (c)	922	717	436	149
Approvals	349	287	200	68
With objections	573	430	236	81
Objections formulated	1,901	1,390	938	398
ADVERTISING PROJECTS (d)				

SOURCE: Banco de España.

a Until 29 April 2012.
b A case may involve several proposals by the same entity.
c Not including cases returned.
d The requirement for prior authorisation of advertising was removed in June 2010. The 2010 Report on Banking Supervision contains the last statistics on this activity.

Year-end data and changes in the year

Number and %

	2009	2010	2011	2012
Senior officers	4,755	4,614	4,517	3,996
Legal persons	420	436	432	408
Individuals	4,335	4,178	4,085	3,588
Males	3,790	3,640	3,544	3,086
Females	545	538	541	502
Of which: Percentage in				
Banks (%)	9	8	9	10
Savings banks (%)	18	19	19	23
Credit cooperatives (%)	9	10	11	11
SCIs (%)	7	7	10	10
Other credit institutions (%)	13	13	14	15
Additions or deletions of senior officers	1,511	1,869	1,314	1,908
Of which: first-time additions	*661*	*653*	*561*	*623*
Reinstatements	75	109	64	89
Inquiries as to integrity of senior officers	109	215	159	88
Average number of people listed per document	3	3	3	2
Registered shareholders of banks	541	532	509	475
Individuals	120	117	100	114
Legal persons	421	415	409	361
Of which: credit institutions (a)	*101*	*115*	*119*	*111*
Of which: Spanish shareholders	*357*	*356*	*343*	*314*
Registered members of credit cooperatives	364	518	496	454
Individuals	173	150	154	156
Legal persons	191	368	342	298
Of which: credit institutions (a)	*78*	*242*	*224*	*152*
Of which: Spanish members	*363*	*517*	*494*	*447*
Registered shareholders of SCIs	178	157	123	100
Individuals	28	23	21	17
Legal persons	150	134	102	83
Of which: credit institutions (a)	*85*	*76*	*47*	*41*
Of which: Spanish shareholders	*155*	*137*	*102*	*80*
Agency agreements	22,053	24,106	28,344	35,342
Banks	4,651	4,830	4,842	4,742
Savings banks	250	180	1	
Credit cooperatives	61	66	72	98
Specialised credit institutions	74	74	76	78
Branches of credit institutions	128	139	136	138
Currency exchange bureaux and/or money transfer agencies (b)	16,889	18,734	434	
Payment institutions	—	83	22,783	30,286
Agency agreements with foreign CIs	107	107	107	105
Registered amendments to articles of association	142	168	357	250
Cases processed of amendments to articles of association	25	50	88	94
Banks	7	15	36	36
Savings banks	1	2	4	3
Credit cooperatives	10	24	29	38
SCIs	1	5	9	6
MGCs	6	4	2	2
Electronic money institutions			1	
Payment institutions			7	9
Reported to Directorate General of the Treasury and Financial Policy	20	33	70	71
Reported to regional government	5	17	18	23

SOURCE: Banco de España.

a Spanish credit institutions and branches in Spain of foreign ones.
b From April 2011, money transfer agencies, and their agents, are included among payment institutions.