ANNEX 2 FINANCIAL AND STATISTICAL INFORMATION ON CREDIT INSTITUTIONS

This annex contains statistical information produced by aggregating the financial statements sent by institutions to the Banco de España. The figures published here may differ to some extent from those in other Banco de España publications, such as, for example, the Financial Stability Report (FSR), which, because of its analytical remit, may focus on other groupings of institutions or opt for another treatment of the data reported.

The scope of the balance sheets, income statements and solvency addressed in this Report is all credit institutions with direct financial activity, excluding the Instituto de Crédito Oficial (Official Credit Institute). It therefore excludes those savings banks which, since 2010, have not engaged directly in financial activity because they transferred it to banks set up for that purpose. As noted above, the FSR, in its analyses of balance sheets, income statements and solvency, uses different groupings of institutions from those considered here. Thus the FSR, although it too excludes the institutions mentioned above, centres its analysis on deposit-taking institutions in relation to balance sheets, and on deposit-taking institutions reporting own funds to the Banco de España in its analysis of the profits and solvency of the sector. Moreover, the latest FSR specifically distinguished the so-called Group 0 from Groups 1 and 2 of institutions defined in the Memorandum of Understanding on financial-sector policy conditionality approved by the Spanish and international authorities.[1]

Apart from the groupings of institutions considered in one and the other case, there may be other differences between the data set out in this Report and in the FSR.

In this connection, the statistical treatment of the data in the Report on Banking Supervision differs in certain respects from other more analytical treatments such as in the FSR. For example, the treatment of the merger or integration processes taking place throughout 2012 differs in the Report on Banking Supervision and in the FSR. Thus, in the FSR, which in addition to analysing deposit-taking institutions examines the profit performance of Group 0 and of Groups 1 and 2 separately, it was decided to maintain the scope of consolidation reported by institutions on the reporting date (December 2012). This Report presents tables for total deposit-taking institutions for a time period of four years. In doing so, for the sake of statistical comparability, it was considered useful to hold unchanged the institutions considered over those four years, and, accordingly, the aggregate of credit institutions is deemed to include those which ceased to exist during the past year.

Finally, another source of possible differences between this Report and the FSR is the different moment at which the data are obtained, since on occasions the institutions, for various reasons, change the information.

The foregoing are all reasons why there may be specific differences in some figures (which at first sight it may be considered should be identical) in one and the other publication. However, these differences do not give rise to different conclusions from the standpoint of the analysis contained in the FSR.

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1 The Group 1 institutions are Banco Financiero y de Ahorros, SA, Catalunya Banc, SA, and NCG Banco, SA, and, for the purposes of the May 2113 Financial Stability Report, in those data referring to 2012, Banco de Valencia, an institution which was sold to CaixaBank in late December 2012. The Group 2 institutions are BMN, Liberbank, Caja3 and CEISS.

REGISTERED CREDIT INSTITUTIONS, CONSOLIDATED GROUPS AND MIXED GROUPS

TABLE A.2.1

Year-end data

Number

	2009	2010	2011	2012
CREDIT INSTITUTIONS REGISTERED IN SPAIN (a)	353	339	336	312
ICO	1	1	1	1
Credit institutions with direct financial activity (b)	351	337	306	286
Commercial banks and savings banks	199	196	171	162
Domestic banks	46	52	58	54
Of which: Heads of savings bank IPSs	—	*5*	*5*	*3*
Savings banks with direct financial activity	46	36	6	2
Of which: Participants in savings bank IPSs	—	*22*	—	—
Foreign-controlled subsidiaries	18	19	21	21
Foreign-controlled branches	89	89	86	85
Credit cooperatives	83	82	76	70
Of which: Heads of credit cooperative IPSs	*1*	*2*	*4*	*3*
Of which: Cooperatives participating in IPSs	*2*	*18*	*26*	*28*
Specialised credit institutions	69	59	59	54
Savings banks without direct financial activity	—	—	29	25
Of which: Participants in savings bank IPSs	—	—	*21*	*10*
Electronic money institutions (a)	1	1	—	—
MEMORANDUM ITEMS:				
Mergers and acquisitions (c)	8 (15)	12 (23)	6 (10)	11 (16)
Between banks	4 (8)	—	2 (2)	5 (5)
Between saving banks	—	7 (16)	—	—
Between credit cooperatives	—	1 (2)	4 (8)	4 (9)
Between SCIs	—	1 (2)	—	—
SCIs acquired by/merged with deposit institutions	4 (7)	3 (3)	—	2 (2)
CONSOLIDATED GROUPS EXISTING AT YEAR-END (d)	99	71	71	67
Parent credit institution	88	62	63	59
Spanish deposit institutions	77	50	49	44
Non-FROB commercial banks and savings banks	63	35	28	24
FROB commercial banks and savings banks	—	—	5	5
Credit cooperatives	14	15	16	15
Specialised credit institutions	1	1	1	1
Foreign credit institutions	10	11	13	14
Other consolidated groups	11	9	8	8
Spanish parent	5	4	4	4
Foreign parent	6	5	4	4
MIXED GROUPS AND FINANCIAL CONGLOMERATES	44	27	27	22
Supervised by Banco de España	43	26	26	21
Supervised by DGS including CIs	1	1	1	1
MEMORANDUM ITEM:				
Bank offices abroad	11,159	11,589	12,642	12,940

SOURCE: Banco de España. Data available at 11 April 2013.

a In 2009 and 2010, the total number of registered CIs includes one electronic money institution. Law 21/2011, which amended its regulatory framework, meant that ELMIs lost their credit institution status.

b The data in the rest of this Report refer to CIs with direct financial activity. Therefore, ICO, savings banks without direct financial activity and ELMIs are excluded, unless stated otherwise.

c The figures in brackets are the number of institutions which have merged or been acquired.

d For the sole purpose of this table, a consolidated group (CG) is defined as a group which includes, in addition to the parent (or failing this the reporting institution), one or more fully or proportionally consolidated financial institutions; accordingly, individual CIs not forming part of consolidated groups are excluded. Unless indicated otherwise, in the rest of this Report CGs include individual credit institutions not belonging to any consolidated group that have direct financial activity. The CG classification is based on the nature and nationality of the parent (ultimate holder).

SERVING EMPLOYEES, OPERATIONAL OFFICES, ATMs AND AGENTS OF CIs

TABLE A.2.2

Data of existing institutions at each year-end

Number unless stated otherwise

	Active institutions (a)	Serving employees		Hours worked (millions)	Operational offices	ATMs	Cards (000)	Point-of-sale terminals (000)	Agents	Employees per operational branch	Per 10,000 inhab. over 16 years old (b)				Car per inhab. over 16 years old
		TOTAL	Of which: At offices								Serving employees	Operational offices	ATMs	Point-of-sale terminals	
TOTAL CREDIT INSTITUTIONS WITH DIRECT FINANCIAL ACTIVITY															
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	263,393	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
2011	303	247,386	180,591	413	40,190	56,364	92,997	1,443	5,127	4.5	64.2	10.4	14.6	374.7	2.4
2012	283	235,977	172,851	385	38,207	54,143	89,919	1,443	5,056	4.5	61.6	10.0	14.1	376.4	2.3
TOTAL COMMERCIAL BANKS AND SAVINGS BANKS WITH DIRECT FINANCIAL ACTIVITY															
2009	199	242,336	179,524	413	39,131	54,888	72,659	1,347	5,029	4.6	63.0	10.2	14.3	350.3	1.9
2010	195	237,034	174,286	391	38,001	54,160	71,638	1,379	5,149	4.6	61.5	9.9	14.1	358.0	1.9
2011	171	222,314	163,483	373	35,025	51,231	71,129	1,332	4,979	4.7	57.7	9.1	13.3	345.8	1.8
2012	162	211,439	156,006	345	33,255	49,167	57,340	1,322	4,742	4.7	55.2	8.7	12.8	344.9	1.5
Domestic commercial banks and savings banks															
2009	92	225,276	172,455	383	37,715	53,506	65,212	1,334	4,057	4.6	58.6	9.8	13.9	346.9	1.7
2010	88	220,439	167,686	362	36,593	52,819	64,305	1,365	4,094	4.6	57.2	9.5	13.7	354.5	1.7
2011	63	205,667	157,145	344	33,714	49,916	63,108	1,319	3,834	4.7	53.4	8.8	13.0	342.6	1.6
2012	56	195,621	149,794	318	32,033	47,914	48,972	1,308	3,680	4.7	51.0	8.4	12.5	341.1	1.3
Foreign subsidiaries															
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
2011	21	9,885	5,260	17	1,094	1,226	6,164	12	1,009	4.8	2.6	0.3	0.3	3.2	0.2
2012	21	9,399	4,999	16	1,023	1,176	6,444	14	1,062	4.9	2.5	0.3	0.3	3.8	0.2
Foreign branches															
2009	89	6,514	1,109	11	190	48	1,664	—	128	5.8	1.7	—	—	—	—
2010	88	5,972	989	10	185	34	1,448	—	139	5.3	1.6	—	—	—	—
2011	87	6,762	1,078	11	217	89	1,857	—	136	5.0	1.8	0.1	—	—	—
2012	85	6,419	1,213	11	199	77	1,924	—	138	6.1	1.7	0.1	—	—	0.1
CREDIT COOPERATIVES															
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
2011	74	20,026	15,571	33	4,890	5,133	4,852	111	72	3.2	5.2	1.3	1.3	28.8	0.1
2012	68	19,737	15,517	32	4,732	4,976	4,854	120	98	3.3	5.1	1.2	1.3	31.4	0.1
SCIs															
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
2011	58	5,046	1,537	8	275	—	17,016	—	76	5.6	1.3	0.1	—	0.1	0.4
2012	53	4,801	1,328	8	220	—	27,725	—	78	6.0	1.3	0.1	—	0.1	0.7

SOURCE: Banco de España. Data available at 11 April 2013.

a Those of the registered institutions which were actually performing transactions at each year-end.

b 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 WITH DFA (a)

TABLE A.2.3

Total business. Year-end data

€m and %

	2009	2010	2011	2012	Memorandum item: 2012		
					Structure		% annual Δ
					%	Change in pp	
BALANCE SHEET TOTAL	**3,142,028**	**3,121,865**	**3,170,925**	**3,110,499**	**100.0**	**0.0**	**–1.9**
ASSETS	3,142,028	3,121,865	3,170,925	3,110,499	100.0	0.0	–1.9
Cash and central banks	48,053	38,735	63,981	84,623	2.7	0.7	32.3
Loans and advances to credit institutions	324,308	296,776	278,651	303,572	9.8	1.0	8.9
Of which: interbank	*249,201*	*246,968*	*237,713*	*260,837*	*8.4*	*0.9*	*9.7*
Loans and advances to other debtors	1,933,059	1,910,428	1,839,987	1,618,436	52.0	–6.0	–12.0
Resident general government	66,242	80,621	89,093	102,069	3.3	0.5	14.6
Resident private sector	1,763,237	1,730,791	1,654,821	1,434,384	46.1	–6.1	–13.3
Of which: commercial credit	*55,268*	*54,227*	*49,938*	*40,524*	*1.3*	*–0.3*	*–18.9*
Of which: secured by a mortgage	*1,075,214*	*1,059,504*	*996,114*	*868,286*	*27.9*	*–3.5*	*–12.8*
Non-residents	103,580	99,016	96,073	81,983	2.6	–0.4	–14.7
Debt securities	414,929	397,116	413,766	499,707	16.1	3.1	20.8
Other equity instruments	40,727	34,650	29,335	25,123	0.8	–0.1	–14.4
Trading derivatives	93,342	111,593	166,696	194,922	6.3	1.0	16.9
Other financial assets	32,428	38,418	46,747	50,211	1.6	0.1	7.4
Hedging derivatives	30,490	33,831	40,782	34,129	1.1	–0.2	–16.3
Investments	135,928	132,714	154,932	147,093	4.7	–0.2	–5.1
Insurance contracts linked to pensions	9,684	9,187	9,085	7,144	0.2	–0.1	–21.4
Fixed assets	30,673	30,170	25,836	22,257	0.7	–0.1	–13.9
Tax assets	19,902	31,285	37,887	58,799	1.9	0.7	55.2
Other assets	28,504	56,962	63,241	64,481	2.1	0.1	2.0
LIABILITIES	2,954,070	2,946,464	2,980,000	2,941,584	94.6	0.6	–1.3
Central banks	112,794	74,753	189,316	365,288	11.7	5.7	93.0
Deposits from credit institutions	546,256	520,242	500,950	448,123	14.4	–1.4	–10.5
Deposits from other creditors	1,585,435	1,558,407	1,461,101	1,402,534	45.1	–1.0	–4.0
Resident and non-resident general government	82,688	81,059	71,351	72,182	2.3	0.0	1.2
Resident private sector	1,376,577	1,368,973	1,309,189	1,267,928	40.8	–0.5	–3.2
Unadjusted overnight deposits	473,687	475,181	470,907	464,631	14.9	0.0	–1.3
Current accounts	262,774	260,018	263,798	261,674	8.4	0.1	–0.8
Savings accounts	207,862	211,364	203,016	199,135	6.4	0.0	–1.9
Other deposits	3,052	3,799	4,093	3,822	0.1	0.0	–6.6
Time deposits and redeemables at notice	830,755	840,402	792,636	763,821	24.6	–0.4	–3.6
Repos	61,132	42,369	31,847	27,031	0.9	–0.1	–15.1
Non-residents	126,170	108,374	80,561	62,423	2.0	–0.5	–22.5
Debt certificates including bonds	393,895	356,270	336,368	295,315	9.5	–1.1	–12.2
Of which: mortgage securities (a)	*191,718*	*206,010*	*241,439*	*295,581*	*9.5*	*1.9*	*22.4*
Trading derivatives	94,818	113,480	164,526	191,868	6.2	1.0	16.6
Subordinated liabilities	101,576	108,494	86,168	67,433	2.2	–0.5	–21.7
Other financial liabilities	31,897	30,219	31,641	36,759	1.2	0.2	16.2
Other liabilities	57,236	152,056	183,313	98,724	3.2	–2.6	–46.1
Provisions	30,163	32,546	26,617	35,541	1.1	0.3	33.5
Of which: provisions for pensions and similar	*20,129*	*20,930*	*18,359*	*16,985*	*0.5*	*–0.1*	*–7.5*
EQUITY	187,958	175,401	190,925	168,915	5.4	–0.6	–11.5
Valuation adjustments	1,935	–3,161	–4,363	–4,821	–0.2	–0.1	10.5
Own funds	186,023	178,562	195,288	173,735	5.6	–0.6	–11.0
Of which: capital and reserves (including share premium)	*169,050*	*164,273*	*198,098*	*235,502*	*7.6*	*1.4*	*18.9*
MEMORANDUM ITEM:							
Unadjusted earning financial assets	2,785,290	2,750,438	2,716,803	2,660,760	85.5	–0.2	–2.1
Unadjusted securities portfolio	599,814	577,977	624,661	724,843	23.3	3.6	16.0
Equity portfolio	184,107	180,569	211,807	220,303	7.1	0.4	4.0
Investments in the group	130,300	134,875	156,556	168,320	5.4	0.5	7.5
Other investments	13,080	11,044	25,916	26,859	0.9	0.1	3.6
Other equity securities	40,727	34,650	29,335	25,123	0.8	–0.1	–14.4
Contingent exposures	328,660	291,797	261,784	245,553	7.9	–0.4	–6.2
Variable-rate credit	1,469,339	1,491,933	1,486,658	1,357,470	43.6	–3.3	–8.7
Asset transfers	288,225	273,923	262,111	251,779	8.1	–0.2	–3.9
Of which: securitised (b)	*28,117*	*19,819*	*11,668*	*8,778*	*0.3*	*–0.1*	*–24.8*
Total mortgage covered bonds issued (c)	346,745	358,624	375,702	411,017	13.2	1.4	9.4

SOURCE: Banco de España. Data available at 11 April 2013.

a This item almost entirely corresponds to mortgage covered bonds which are marketable securities. Accordingly, privately placed (and securitised) mortgage covered bonds are not included.
b 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 2.10.
c Figure taken from the confidential return "Supplementay 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 WITH DFA

TABLE A.2.4

Total business. Data of existing institutions in December 2012

%

	Six largest non-FROB commercial banks and savings banks	Other non-FROB commercial banks and savings banks				FROB commercial banks and savings banks	Cooperatives	SCIs
		Total	Of which					
			Foreign subsidiaries	Branches				
				EU	Non-EU			
BALANCE SHEET TOTAL	**52.4**	**26.1**	**2.8**	**5.8**	**0.2**	**15.8**	**4.2**	**1.5**
ASSETS	52.4	26.1	2.8	5.8	0.2	15.8	4.2	1.5
Cash and central banks	82.7	8.0	1.1	0.5	0.1	8.0	1.3	0.0
Loans and advances to credit institutions	26.7	61.7	3.3	32.6	0.6	7.4	3.3	1.0
Of which: interbank	*22.7*	*64.8*	*3.6*	*35.6*	*0.7*	*8.1*	*3.3*	*1.1*
Loans and advances to other debtors	51.9	26.5	3.9	3.7	0.3	13.6	5.4	2.6
Resident general government	63.7	20.0	8.8	1.4	0.1	12.6	2.3	1.4
Resident private sector	50.3	27.5	3.6	3.8	0.3	13.7	5.9	2.6
Of which: commercial credit	*59.4*	*16.3*	*2.5*	*3.1*	*0.2*	*8.5*	*5.1*	*10.7*
Of which: secured by a mortgage	*46.7*	*29.2*	*3.5*	*1.7*	*0.0*	*15.6*	*7.2*	*1.4*
Non-residents	65.0	18.5	3.8	3.9	0.4	11.8	0.4	4.3
Debt securities	42.3	20.9	1.8	2.0	0.0	32.6	4.2	0.0
Other equity instruments	58.6	32.1	0.4	15.5	0.0	2.5	6.9	0.0
Trading derivatives	75.4	5.7	0.2	1.6	0.1	18.8	0.1	0.0
Other financial assets	81.0	11.8	1.0	2.3	0.0	5.4	1.4	0.3
Hedging derivatives	60.8	13.0	1.7	0.1	0.0	24.2	1.9	0.1
Investments	81.8	11.8	0.2	0.4	0.0	5.9	0.4	0.1
Insurance contracts linked to pensions	82.5	7.6	1.2	0.4	0.0	9.9	0.0	0.1
Fixed assets	41.2	29.7	1.2	0.9	0.0	17.7	10.5	1.0
Tax assets	46.5	25.8	1.7	3.1	0.1	23.7	3.1	0.9
Other assets	64.3	21.1	0.9	1.0	0.0	7.1	5.8	1.7
LIABILITIES AND EQUITY	51.4	26.3	2.7	6.1	0.2	16.7	4.2	1.5
Central banks	42.5	25.9	5.8	3.4	0.0	28.9	2.7	0.0
Deposits from credit institutions	37.5	43.8	4.6	26.8	1.2	7.7	3.9	7.0
Deposits from other creditors	51.7	26.8	2.2	2.9	0.1	14.5	6.4	0.6
Resident and non-resident general government	69.8	14.3	0.4	2.3	0.0	13.4	2.5	0.0
Resident private sector	49.7	28.0	2.2	2.9	0.1	14.9	6.9	0.5
Unadjusted overnight deposits	50.9	29.2	3.1	5.6	0.1	12.8	7.1	0.0
Current accounts	51.8	34.2	4.9	9.7	0.3	9.8	4.2	0.0
Savings accounts	49.4	22.8	0.7	0.2	0.0	16.7	11.1	0.0
Other deposits	63.3	23.4	5.2	4.8	0.2	10.5	2.8	0.1
Time deposits and redeemables at notice	49.4	26.4	1.7	1.2	0.0	16.5	6.9	0.8
Repos	47.6	44.8	2.6	3.7	0.0	5.5	2.0	0.0
Non-residents	72.5	15.6	3.8	4.0	0.0	7.6	0.7	3.6
Debt certificates including bonds	63.3	19.3	1.2	0.1	0.0	16.7	0.7	0.1
Of which: mortgage securities (a)	*66.2*	*16.7*	*2.9*	*0.0*	*0.0*	*15.3*	*1.8*	*0.0*
Trading derivatives	76.3	5.4	0.2	1.5	0.0	18.2	0.1	0.0
Subordinated liabilities	48.0	10.6	0.7	0.0	0.0	40.6	0.3	0.5
Other financial liabilities	62.4	19.2	2.6	3.5	0.2	12.0	2.8	3.6
Other liabilities	55.2	20.4	2.3	0.7	0.1	21.0	2.6	0.9
Provisions	54.4	17.3	1.1	0.8	0.1	26.8	1.0	0.5
Of which: provisions for pensions and similar	*83.4*	*9.8*	*1.0*	*0.2*	*0.0*	*6.2*	*0.1*	*0.5*
EQUITY	70.0	21.6	3.6	1.3	0.7	0.9	5.0	2.5
Valuation adjustments	55.8	3.0	1.7	0.4	0.0	39.0	-0.6	2.7
Own funds	69.6	21.1	3.5	1.3	0.7	1.9	4.9	2.5
Of which: capital and reserves	*50.9*	*20.0*	*2.8*	*1.2*	*0.5*	*23.0*	*4.3*	*1.9*
MEMORANDUM ITEM:								
Unadjusted earning financial assets	48.1	28.8	3.2	6.5	0.3	16.6	4.8	1.8
Unadjusted securities portfolio	49.4	18.9	1.2	2.4	0.0	28.4	3.3	0.0
Equity portfolio	67.0	14.7	0.2	3.1	0.0	17.1	1.2	0.0
Investments in the group	66.4	13.0	0.2	1.8	0.0	20.1	0.5	0.1
Other investments	78.5	9.3	0.1	0.1	0.0	11.7	0.5	0.0
Other equity securities	58.6	32.1	0.4	15.5	0.0	2.5	6.9	0.0
Contingent exposures and liabilities	74.2	14.0	2.1	4.5	0.4	8.4	3.4	0.1
Variable-rate credit	48.9	28.1	3.8	3.4	0.3	15.2	6.0	1.8
Asset transfers	34.9	17.9	5.4	2.3	0.0	37.7	5.6	3.9
Of which: securitised (b)	*41.2*	*20.0*	*0.0*	*0.0*	*0.0*	*18.4*	*6.8*	*13.6*
Total mortgage covered bonds issued (c)	54.5	25.0	2.1	0.1	0.0	17.5	3.0	0.0

SOURCE: Banco de España. Data available at 11 April 2013.

a This item almost entirely corresponds to mortgage covered bonds which are marketable securities. Accordingly, privately placed (and securitised) mortgage covered bonds are not included.

b 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 2.10.

c 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 WITH DFA: STRUCTURE OF LENDING TO RESIDENT PRIVATE SECTOR

TABLE A.2.5

Business in Spain. Data of existing institutions at each year-end

%

	2009	2010	2011	2012
LENDING TO BUSINESS	53.8	53.7	53.1	50.0
Goods	16.5	15.7	14.8	14.2
Agriculture, fishing and extractive industries	1.6	1.6	1.5	1.6
Manufacturing	5.4	5.3	5.2	5.4
Energy and electricity	2.4	2.5	2.5	2.5
Construction	7.1	6.3	5.6	4.8
Services	37.3	38.0	38.3	35.8
Commerce, repairs and hotels and restaurants	6.3	6.5	6.6	7.1
Transport and communications	2.1	2.3	2.4	2.7
Real estate development	17.8	17.5	17.2	14.4
Financial intermediation	4.0	4.7	5.1	4.3
Other services	7.1	7.1	7.0	7.4
LENDING TO HOUSEHOLDS	44.9	45.2	45.8	48.8
Housing (purchase and refurbishing)	36.1	36.9	37.9	40.9
Consumer credit	2.7	2.3	2.2	2.1
Other purposes	6.1	6.0	5.7	5.8
OTHER	1.3	1.0	1.1	1.3

SOURCE: Banco de España. Data available at 11 April 2013.

BREAKDOWN OF CHANGES IN OWN FUNDS, IMPAIRMENT ALLOWANCES AND WRITTEN-OFF ASSETS OF CREDIT INSTITUTIONS WITH DFA

TABLE A.2.6

Data of existing institutions at each year-end

€m

	2009	2010	2011	2012
DETAIL OF OWN FUNDS (a)				
Prior year balance	177,808	186,023	178,562	195,288
Total revenue and expenses recognised	13,547	10,945	–8,240	–67,538
Increase (decrease) in capital / endowment fund	5,195	8,236	53,141	48,557
Conversion of liabilities into own funds and other capital instrument increases	1,314	1,213	6,734	5,990
Distribution of dividends	–7,457	–7,194	–6,322	–4,318
Other increases (decreases) in equity	–4,383	–20,661	–28,587	–4,244
Of which: due to mergers, acquisitions and creation of IPSs and spin-off of CIs without DFA	*0*	*–16,896*	*–25,619*	*–6,503*
Final balance	186,023	178,562	195,288	173,735
IMPAIRMENT ALLOWANCES. LOANS (b)				
Prior year balance	45,097	53,131	71,988	86,817
Movements reflected in income statement	20,250	17,682	23,085	79,260
Other movements	–2,790	18,668	7,538	412
Balances used	–9,427	–17,493	–15,794	–43,672
Final balance	53,131	71,988	86,817	122,818
MOVEMENT IN THE WRITTEN-OFF ASSETS ACCOUNT (c)				
Prior year balance	24,051	31,859	48,248	57,404
Additions charged to impairment allowances	9,510	17,670	16,034	43,907
Additions charged directly to income	1,525	1,693	2,058	3,037
Past-due income receivable	1,150	1,868	1,898	2,993
Other	571	945	1,111	3,408
Total additions	12,756	22,175	21,101	53,345
Total reductions	–4,943	–5,807	–11,969	–46,075
Net change due to exchange differences	–6	20	24	–4
Final balance	31,859	48,248	57,404	64,670

SOURCE: Banco de España. Data available at 11 April 2013.

a Data from the statement of changes in equity. Confidential return A1.
b Data from breakdown of movements in impairment allowances. Confidential return T14.
c Data from movement of the written-off assets account during the current year. Confidential return T10.7.

ACTIVITY OF CONSOLIDATED GROUPS OF CREDIT INSTITUTIONS (a)

TABLE A.2.7

Data of existing groups at each year-end

€m y %

	2009	2010	2011	2012	Memorandum item: 2012					
					Structure		% annual Δ	Of which: business in Spain		
					%	Change in pp		%	Change in pp	% annual Δ
BALANCE SHEET TOTAL	**3,740,224**	**3,816,303**	**3,921,850**	**3,892,168**	**100.0**	**0.0**	**–0.8**	**71.8**	**–0.8**	**–1.9**
ASSETS	3,740,224	3,816,303	3,921,850	3,892,168	100.0	0.0	–0.8	71.8	–0.8	–1.9
Cash and central banks	88,179	123,335	154,228	183,061	4.7	0.8	18.7	44.4	3.9	30.1
Loans and advances to credit institutions	244,801	216,152	196,952	237,629	6.1	1.1	20.7	84.9	–3.0	16.5
Loans and advances to other debtors	2,398,964	2,418,874	2,411,536	2,202,854	56.6	–4.9	–8.7	69.1	–2.3	–11.6
Debt securities	503,927	486,843	496,473	574,367	14.8	2.1	15.7	78.9	2.8	20.1
Investments	41,957	48,210	50,477	47,774	1.2	–0.1	–5.4	92.4	–1.6	–7.0
Tangible assets	45,408	47,995	49,019	43,950	1.1	–0.1	–10.3	78.9	–3.1	–13.7
Other assets	416,987	474,893	563,167	602,533	15.5	1.1	7.0	75.8	0.3	7.4
Of which: consolidated goodwill	*29,675*	*31,769*	*33,204*	*32,363*	*0.8*	*0.0*	*–2.5*	*2.4*	*–0.6*	*–22.8*
LIABILITIES AND EQUITY	3,512,436	3,594,022	3,696,277	3,674,862	94.4	0.2	–0.6	74.2	–0.8	–1.6
Central banks	123,897	95,139	207,434	381,181	9.8	4.5	83.8	95.1	7.7	100.1
Deposits from credit institutions	524,164	523,016	487,736	438,685	11.3	–1.1	–10.1	79.6	–2.8	–13.1
Deposits from other creditors	1,855,209	1,931,298	1,885,920	1,837,068	47.2	–0.9	–2.6	67.9	–1.4	–4.5
Debt certificates including bonds	634,316	556,973	541,636	508,189	13.1	–0.7	–6.2	74.9	–2.7	–9.5
Subordinated liabilities	105,568	108,567	94,692	65,775	1.7	–0.7	–30.5	75.8	–4.5	–34.4
Tax liabilities	15,630	17,916	17,535	18,991	0.5	0.1	8.3	49.5	1.2	11.0
Other liabilities	218,448	325,226	428,634	388,820	10.0	–0.9	–9.3	45.6	–8.5	–23.6
Provisions	35,204	35,888	32,689	36,152	0.9	0.1	10.6	79.8	5.2	18.3
EQUITY	227,788	222,281	225,573	217,306	5.6	–0.2	–3.7	86.4	–0.6	–4.4
Minority interest	13,424	14,827	22,638	18,141	0.5	–0.1	–19.9	37.8	–29.1	–54.7
Own funds	215,400	210,852	214,367	211,031	5.4	–0.1	–1.6	88.3	0.8	–0.6
Of which: capital and reserves (including share premium)	*192,717*	*189,762*	*211,993*	*251,960*	*6.5*	*1.1*	*18.9*	*94.6*	*1.5*	*20.8*
MEMORANDUM ITEM:										
Interest-bearing financial liabilities	3,247,454	3,220,646	3,213,858	3,217,030	82.7	0.8	0.1	74.1	–0.3	–0.2
Off-balance-sheet customer funds	683,228	743,296	685,451	718,550	18.5	1.0	4.8	—	—	—
Of which: managed by the group	*487,603*	*480,403*	*434,631*	*424,499*	*10.9*	*–0.2*	*–2.3*	*54.5*	*–0.4*	*–3.1*
Unadjusted securities portfolio	615,252	590,454	586,403	659,365	16.9	1.9	12.4	80.3	2.1	15.4
Of which: equity portfolio	*110,488*	*103,293*	*90,642*	*85,657*	*2.2*	*–0.1*	*–5.5*	*89.0*	*–1.2*	*–6.7*
Investments in the group	14,062	13,189	12,185	13,186	0.3	0.0	8.2	84.7	–3.0	4.5
Other investments	21,924	28,719	33,615	33,509	0.9	0.0	–0.3	97.0	–0.3	–0.6
Other equity securities	74,502	61,385	44,841	38,962	1.0	–0.1	–13.1	83.5	–1.9	–15.1

SOURCE: Banco de España. Data available at 11 April 2013.

a The data refer to CGs which include the individual CIs that do not belong to any consolidated group.

LOCAL BUSINESS ABROAD OF CONSOLIDATED GROUPS (a)

TABLE A.2.8

Data of existing groups at each year-end

€m and %

	2009	2010	2011	2012	Memorandum item: 2012		
					Structure		% annual Δ
					%	Change in pp	
CONSOLIDATED BALANCE SHEET ABROAD	**872,297**	**1,004,050**	**1,074,511**	**1,098,679**	**28.2**	**0.8**	**2.2**
LOCAL BUSINESS:							
Financial assets	741,714	872,494	935,193	954,147	24.5	0.7	2.0
European Union	367,555	414,818	433,296	436,662	11.2	0.2	0.8
Latin America	247,637	311,603	334,791	353,138	9.1	0.6	5.5
Other	126,522	146,073	167,106	164,347	4.2	–0.1	–1.7
Financial liabilities	705,696	757,222	779,651	796,396	20.5	0.6	2.1
European Union	338,920	354,414	362,537	373,257	9.6	0.4	3.0
Latin America	202,805	255,670	275,104	288,003	7.4	0.4	4.7
Other	163,972	147,139	142,010	135,136	3.5	–0.1	–4.8
MEMORANDUM ITEM:							
Funds managed (net asset value)	155,363	203,941	195,901	193,230	5.0	0.0	–1.4
European Union	22,335	24,475	24,846	17,365	0.4	–0.2	–30.1
Latin America	129,580	177,787	168,759	174,228	4.5	0.2	3.2
Other	3,449	1,679	2,297	1,637	0.0	–0.1	–28.7
CIs ABROAD (NUMBER)	**172**	**185**	**176**	**167**			
Subsidiaries	114	129	120	111			
European Union	44	59	54	50			
Latin America	30	29	28	26			
Other	40	41	38	35			
Branches	58	56	56	56			
European Union	39	38	37	36			
Latin America	—	—	—	—			
Other	19	18	19	20			

SOURCE: Banco de España. Data available at 11 April 2013.

a The data refer to CGs which include the individual CIs that do not belong to any consolidated group.

NEW SECURITISATIONS (NOT ABCP) ORIGINATED BY CONSOLIDATED GROUPS (a)

TABLE A.2.9

Data of existing groups at year-end

€m and %

	Total consolidated groups		Total Spanish CIs		Memorandum item: Spanish CIs 2012		
					Structure		% annual Δ
	2011 (p)	2012 (p)	2011 (p)	2012 (p)	%	Change in pp	
TOTAL ASSETS AND LIABILITIES SECURITISED	**63,709**	**24,172**	**49,174**	**13,389**	**100.0**	**0.00**	**–72.8**
Total underlying assets of traditional securitisations	**59,609**	**22,672**	**45,074**	**11,889**	**88.8**	**–2.86**	**–73.6**
Residential mortgages	12,984	2,273	11,098	2,190	16.4	–6.17	–80.3
Commercial mortgages	0	0	0	0	0	0.00	.
Finance leases	2,488	135	2,488	135	1.0	–4.06	–95
Corporate loans	22,452	8,025	20,496	8,025	59.9	18.22	–60.8
Consumer loans	14,275	11,186	5,237	486	3.6	–7.05	–90.7
Other	7,410	1,053	5,756	1,053	7.9	–3.80	–81.7
Total underlying assets of synthetic securitisations	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total securitised underlying liabilities of credit institutions	**4,100**	**1,500**	**4,100**	**1,500**	**11**	**2.86**	**–63.4**
Covered bonds	4,100	1,500	4,100	1,500	11	2.86	–63.4
Other liabilities	—	—	—	—	—	0.00	—
Other information on asset securitisations:							
Breakdown of underlying assets at originator by treatment for accounting and solvency purposes (%):							
Securitisations not reflected in accounting but reflected in solvency (b)	—	—	—	—			
Securitisations not reflected in either accounting or solvency	95.9	98.1	95.8	96.3			
Securitisations reflected in both accounting and solvency	—	—	—	—			
Securitisations reflected in accounting but not in solvency	4.1	1.9	4.2	3.7			
Securitisation structure (%):							
Senior tranches	61.9	61.3	63.3	56.3			
Mezzanine tranches	11.1	20.4	8.0	19.4			
First loss tranches	27.0	18.3	28.7	24.3			
Securitisation positions held on the balance sheet (%):							
Senior tranches	87.7	58.2	94.7	92.8			
Mezzanine tranches	71.1	74.3	87.2	100.0			
First loss tranches	86.2	86.7	83.7	82.4			
Breakdown by type of securitisation SPE (%):							
Asset securitisation SPEs	62.7	49.6	69.3	68.7			
Liability securitisation SPEs	89.2	66.0	100.0	100.0			
Other information on liabilities securitisations:							
Securitisation structure (%):							
Senior tranches	69.6	100.0	69.6	100.0			
Mezzanine tranches	30.4	0.0	30.4	0.0			
First loss tranches	—	—	—	—			

SOURCE: Return RP26 (CBE 3/2008). Data available at 29 April 2013.

a The data refer to CGs with include the individual CIs that do not belong to any consolidated group. ABCP (asset-backed commercial paper) programmes are not included.

OUTSTANDING AMOUNTS OF SECURITISATIONS ORIGINATED BY CONSOLIDATED GROUPS (a)

TABLE A.2.10

Year-end data

€m and %

	Total consolidated groups		Total Spanish CIs		Memorandum item: Spanish CIs 2012		
					Structure		% annual Δ
	2011 (p)	2012(p)	2011 (p)	2012(p)	%	Change in pp	
TOTAL ASSETS AND LIABILITIES SECURITISED	**461,617**	**343,496**	**347,099**	**269,967**	**100.0**	**0.00**	**–22.2**
Total underlying assets of traditional securitisations	**372,222**	**265,950**	**258,797**	**193,237**	**71.6**	**–2.96**	**–25.3**
Residential mortgages	254,839	175,972	164,832	128,097	47.4	–0.09	–22.3
Commercial mortgages	1,629	1,576	1,220	1,360	0.5	0.15	11.5
Finance leases	5,794	4,286	4,990	3,597	1.3	–0.14	–27.9
Corporate loans	62,407	42,654	60,452	42,654	15.8	–1.62	–29.4
Consumer loans	29,631	29,690	11,991	7,619	2.8	–0.65	–36.5
Other	16,143	10,313	13,608	8,452	3.1	–0.82	–37.9
Commercial paper	1,779	1,458	1,704	1,458	0.5	0.01	–14.4
Of which: receivables	*1,687*	*1,458*	*1,687*	*1,458*	*0.5*	*0.01*	*–13.6*
Total underlying assets of synthetic securitisations	**2,332**	**2,248**	**1,240**	**1,433**	**0.5**	**0.14**	**15.6**
Total securitised underlying liabilities of credit institutions	**87,063**	**75,298**	**87,063**	**75,298**	**27.9**	**2.82**	**–13.5**
Covered bonds	83,683	73,543	83,683	73,543	27.2	3.09	–12.1
Other liabilities	3,380	1,405	3,380	1,405	0.5	–0.47	–58.4
Other information on asset securitisations:							
Breakdown of underlying assets at originator by treatment for accounting and solvency purposes (%):							
Securitisations not reflected in accounting but reflected in solvency (b)	11.5	10.7	16.2	14.5			
Securitisations not reflected in either accounting or solvency	84.4	85.8	78.3	80.8			
Securitisations reflected in both accounting and solvency	2.1	2.3	2.8	3.0			
Securitisations reflected in accounting but not in solvency	2.0	1.2	2.7	1.6			
Securitisation structure (%):							
Senior tranches	69.3	48.0	67.2	39.9			
Mezzanine tranches	15.2	33.9	17.7	41.4			
First loss tranches	15.5	18.1	15.1	18.7			
Securitisation positions held on the balance sheet (%):							
Senior tranches	65.0	47.0	67.2	58.7			
Mezzanine tranches	62.7	62.1	64.8	63.1			
First loss tranches	87.0	85.8	81.6	81.8			
Breakdown by type of securitisation SPE (%):							
Asset securitisation SPEs	68.4	71.3	91.2	91.4			
Liability securitisation SPEs	74.3	76.3	98.9	98.3			
Other information on liabilities securitisations:							
Securitisation structure (%):							
Senior tranches	77.4	75.3	77.4	75.3			
Mezzanine tranches	14.5	24.1	14.5	24.1			
First loss tranches	8.1	0.6	8.1	0.6			

SOURCE: Return RP26 (CBE 3/2008). Data available at 29 April 2013.

a The data refer to CGs which include the individual CIs that do not belong to any consolidated group.

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.

BREAKDOWN OF THE INCOME STATEMENT FOR CREDIT INSTITUTIONS WITH DFA

TABLE A.2.11

Data of institutions active at some time during 2012

€m and %

	Amount				% of ATA				% annual Δ			
	2009	2010	2011	2012	2009	2010	2011	2011	2009	2010	2011	2012
Financial income	107,237	80,337	87,659	85,438	3.42	2.54	2.80	2.67	–27.4	–25.1	9.1	–2.5
Financial cost	–61,788	–43,913	–55,656	–50,195	–1.97	–1.39	–1.78	–1.57	–43.9	–28.9	26.7	–9.8
NET INTEREST INCOME (NII)	45,449	36,423	32,004	35,243	1.45	1.15	1.02	1.10	21.1	–19.9	–12.1	10.1
Return on equity instruments	7,809	12,021	12,036	14,026	0.25	0.38	0.38	0.44	–35.4	53.9	0.1	16.5
Non-interest income	17,645	17,924	15,284	13,455	0.56	0.57	0.49	0.42	–13.3	1.6	–14.7	–12.0
Fees and commissions (net)	13,009	12,712	12,418	12,210	0.41	0.40	0.40	0.38	–5.8	–2.3	–2.3	–1.7
Collection and payment service (net)	5,866	5,447	5,298	5,396	0.19	0.17	0.17	0.17	–9.1	–7.1	–2.7	1.9
Securities service (revenue)	1,193	1,305	1,417	1,236	0.04	0.04	0.05	0.04	–8.7	9.4	8.5	–12.8
Marketing of non-banking products (revenue)	3,170	3,325	3,248	3,167	0.10	0.11	0.10	0.10	–18.7	4.9	–2.3	–2.5
Contingent exposures and commitments (net)	1,647	1,754	1,796	1,860	0.05	0.06	0.06	0.06	2.9	6.5	2.4	3.6
Exchange of foreign currencies and banknotes (revenue)	47	51	56	62	0.00	0.00	0.00	0.00	–18.6	7.7	9.9	11.6
Other fees and commissions (net)	1,087	830	603	489	0.03	0.03	0.02	0.02	118.2	–23.6	–27.3	–19.0
Income on financial assets and liabilities (net)	3,221	4,396	3,102	3,977	0.10	0.14	0.10	0.12	–35.1	36.5	–29.4	28.2
Held for trading	490	1,037	2,021	1,131	0.02	0.03	0.06	0.04	–74.0	111.6	94.8	–44.0
Other financial instruments at fair value	–340	55	–11	62	–0.01	0.00	0.00	0.00	—	—	—	—
Other income on financial assets and liabilities	3,071	3,303	1,092	2,784	0.10	0.10	0.03	0.09	11.6	7.6	–66.9	154.9
Exchange differences (net)	804	618	–106	–647	0.03	0.02	0.00	–0.02	–1.0	–23.2		512.3
Other operating income (net)	612	199	–130	–2,085	0.02	0.01	0.00	–0.07	–19.6	–67.5		1509.0
GROSS INCOME (GI)	70,903	66,368	59,324	62,724	2.26	2.10	1.90	1.96	1.4	–6.4	–10.6	5.7
Administrative expenses	–28,173	–28,286	–27,585	–26,836	–0.90	–0.90	–0.88	–0.84	–1.4	0.4	–2.5	–2.7
Personnel expenses	–18,246	–18,190	–17,527	–16,691	–0.58	–0.58	–0.56	–0.52	–1.3	–0.3	–3.6	–4.8
Other general expenses	–9,927	–10,096	–10,057	–10,145	–0.32	–0.32	–0.32	–0.32	–1.6	1.7	–0.4	0.9
Amortisation	–2,448	–2,299	–2,147	–2,172	–0.08	–0.07	–0.07	–0.07	2.5	–6.1	–6.6	1.1
Provisioning expenses (net)	–1,441	–3,967	–1,811	–8,018	–0.05	–0.13	–0.06	–0.25	–59.6	175.3	–54.4	342.8
Impairment losses on financial assets (net)	–22,132	–18,657	–24,122	–86,677	–0.71	–0.59	–0.77	–2.71	28.1	–15.7	29.3	259.3
Loans and receivables	–20,599	–17,660	–23,004	–78,889	–0.66	–0.56	–0.74	–2.47	30.6	–14.3	30.3	242.9
Other financial instruments not measured at fair value	–1,533	–997	–1,118	–7,788	–0.05	–0.03	–0.04	–0.24	2.7	–35.0	12.1	596.6
NET OPERATING PROFIT (NOP)	16,709	13,159	3,659	–60,978	0.53	0.42	0.12	–1.91	–7.9	–21.2	–72.2	—
Impairment losses on other assets (net)	–6,456	–4,877	–16,951	–25,849	–0.21	–0.15	–0.54	–0.81	534.1	–24.5	247.6	52.5
Goodwill and other intangible assets	–52	–71	–46	–170	0.00	0.00	0.00	–0.01		37.8	–34.8	265.6
Other	–6,405	–4,806	–16,904	–25,679	–0.20	–0.15	–0.54	–0.80	529.0	–25.0	251.7	51.9
Other income (net)	4,601	1,934	808	2,619	0.15	0.06	0.03	0.08	46.6	–58.0	–58.2	224.4
Other gains	5,200	2,743	1,880	3,881	0.17	0.09	0.06	0.12	47.6	–47.2	–31.5	106.5
Other losses	–599	–811	–1,072	–2,195	–0.02	–0.03	–0.03	–0.07	55.5	35.5	32.1	104.7
PROFIT BEFORE TAX (PBT)	14,854	10,215	–12,484	–84,207	0.47	0.32	–0.40	–2.63	–26.7	–31.2	—	574.5
Income tax	–1,463	–290	2,932	13,678	–0.05	–0.01	0.09	0.43	–20.6	–80.2	—	366.5
Mandatory transfer to welfare funds (a)	–45	–30	–21	–14	0.00	0.00	0.00	0.00	–29.7	–33.7	–29.2	–34.5
PROFIT FOR THE PERIOD	13,346	9,895	–9,573	–70,543	0.43	0.31	–0.31	–2.21	–27.3	–25.9	—	636.9
MEMORANDUM ITEMS:												
Average total assets (ATA)	3,135,641	3,158,751	3,127,818	3,195,876	100.00	100.00	100.00	100.00	4.6	0.7	–1.0	2.2
Average own funds (b)	183,349	186,920	196,564	196,446	5.85	5.92	6.28	6.15	9.4	1.9	5.2	–0.1
Net interest income due to the excess of EFAs over IBFLs (c)	1,405.0	1,370.0	805.0	886.0	0.04	0.04	0.03	0.03	35.6	–2.5	–41.3	10.0
Average return on earning financial assets (EFAs)	—	—	—	—	3.90	2.90	3.22	3.15	—	—	—	—
Average cost of interest-bearing financial liabilities (IBFLs)	—	—	—	—	2.27	1.61	2.06	1.86	—	—	—	—
Efficiency ratio (d)	—	—	—	—	43.19	46.08	50.12	46.25	—	—	—	—
Return on average equity (ROE) (b)	—	—	—	—	7.28	5.29	–4.87	–35.91	—	—	—	—
Provisioning for credit risk in the year												
Specific allowances or provisions	–29,548	–23,783	–27,088	–88,576	–0.94	–0.75	–0.87	–2.77	40.8	–19.5	13.9	227.0
General allowances or provisions	9,159	5,879	3,396	3,274	0.29	0.19	0.11	0.10	65.1	–35.8	–42.2	–3.6
Net additions to country-risk allowances and provisions	101.0	23.0	12.0	29.0	0.00	0.00	0.00	0.00		–77.0	–46.8	136.6

SOURCE: Banco de España. Data available at 11 April 2013.

a Only savings banks and credit cooperatives.
b Includes own funds for accounting purposes excluding retained earnings; also included are declared dividends and remuneration, and valuation adjustments arising from exchange differences.
c 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.
d The efficiency ratio is defined as administrative expenses and amortisation divided by gross income.

MAIN INCOME AND PROFIT ITEMS OF THE INCOME STATEMENT FOR CREDIT INSTITUTIONS WITH DFA

TABLE A.2.12

Data of institutions active at some time during 2012

€m and %

	Amount				% of ATA				% annual Δ			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
NET INTEREST INCOME (NII):												
Total credit institutions with DFA	**45,449**	**36,423**	**32,004**	**35,243**	**1.45**	**1.15**	**1.02**	**1.10**	**21.1**	**–19.9**	**–12.1**	**10.1**
Six largest non-FROB commercial banks and savings banks	23,398	18,990	16,307	17,689	1.45	1.16	1.01	1.07	34.7	–18.8	–14.1	8.5
Other non-FROB commercial banks and savings banks	11,827	9,717	9,193	9,565	1.35	1.14	1.09	1.12	12.2	–17.8	–5.4	4.1
FROB commercial banks and savings banks	6,559	4,683	3,492	4,427	1.35	0.94	0.70	0.88	8.2	–28.6	–25.4	26.8
Credit cooperatives	2,384	1,885	1,824	2,312	2.07	1.56	1.48	1.73	–2.3	–20.9	–3.3	26.8
Specialised credit institutions	1,282	1,148	1,188	1,249	2.63	2.40	2.50	2.55	16.4	–10.4	3.5	5.2
GROSS INCOME (GI):												
Total credit institutions with DFA	**70,903**	**66,368**	**59,324**	**62,724**	**2.26**	**2.10**	**1.90**	**1.96**	**1.4**	**–6.4**	**–10.6**	**5.7**
Six largest non-FROB commercial banks and savings banks	37,007	37,509	34,556	37,278	2.30	2.29	2.14	2.25	–2.2	1.4	–7.9	7.9
Other non-FROB commercial banks and savings banks	18,605	16,211	14,453	14,622	2.13	1.90	1.71	1.71	8.0	–12.9	–10.8	1.2
FROB commercial banks and savings banks	10,550	8,477	6,163	6,123	2.17	1.71	1.23	1.21	2.4	–19.6	–27.3	–0.6
Credit cooperatives	3,150	2,664	2,680	3,154	2.74	2.20	2.18	2.37	3.7	–15.4	0.6	17.7
Specialised credit institutions	1,590	1,507	1,473	1,547	3.26	3.14	3.10	3.16	3.1	–5.3	–2.2	5.0
NET OPERATING PROFIT (NOP):												
Total credit institutions with DFA	**16,709**	**13,159**	**3,659**	**–60,978**	**0.53**	**0.42**	**0.12**	**–1.91**	**–7.9**	**–21.3**	**–72.2**	**—**
Six largest non-FROB commercial banks and savings banks	11,947	10,811	6,302	–7,593	0.74	0.66	0.39	–0.46	–5.5	–9.5	–41.7	—
Other non-FROB commercial banks and savings banks	2,700	744	1,722	–10,404	0.31	0.09	0.20	–1.22	–4.2	–72.5	131.5	—
FROB commercial banks and savings banks	1,977	1,280	–4,948	–41,169	0.41	0.26	–0.99	–8.16	1.8	–35.3	—	732.1
Credit cooperatives	606	442	482	–2,076	0.53	0.36	0.39	–1.56	–22.0	–27.1	9.2	—
Specialised credit institutions	–521	–118	100	265	–1.07	–0.25	0.21	0.54	1,232.4	–77.4	—	163.9
PROFIT BEFORE TAX (PBT):												
Total credit institutions with DFA	**14,854**	**10,215**	**–12,484**	**–84,207**	**0.47**	**0.32**	**–0.40**	**–2.63**	**–26.7**	**–31.2**	**—**	**574.5**
Six largest non-FROB commercial banks and savings banks	11,779	9,738	1,637	–6,789	0.73	0.59	0.10	–0.41	–16.2	–17.3	–83.2	—
Other non-FROB commercial banks and savings banks	1,872	–402	–930	–14,731	0.21	–0.05	–0.11	–1.73	–39.4	—	131.2	1,483.5
FROB commercial banks and savings banks	1,258	722	–13,414	–60,051	0.26	0.15	–2.68	–11.91	–48.3	–42.6	—	347.7
Credit cooperatives	503	337	238	–2,688	0.44	0.28	0.19	–2.02	–31.3	–32.9	–29.4	—
Specialised credit institutions	–558	–179	–15	52	–1.14	–0.37	–0.03	0.11	1,205.2	–68.0	–91.6	—
PROFIT FOR THE PERIOD:												
Total credit institutions with DFA	**13,346**	**9,895**	**–9,573**	**–70,543**	**0.43**	**0.31**	**–0.31**	**–2.21**	**–27.3**	**–25.9**	**—**	**636.9**
Six largest non-FROB commercial banks and savings banks	10,622	9,099	3,265	–2,395	0.66	0.56	0.20	–0.14	–16.5	–14.3	–64.1	—
Other non-FROB commercial banks and savings banks	1,663	–153	–444	–10,345	0.19	–0.02	–0.05	–1.21	–40.6	—	190.2	2,228.5
FROB commercial banks and savings banks	1,065	784	–12,621	–55,686	0.22	0.16	–2.52	–11.04	–52.7	–26.5	—	341.2
Credit cooperatives	429	312	255	–1,924	0.37	0.26	0.21	–1.44	–30.3	–27.3	–18.1	—
Specialised credit institutions	–434	–146	–29	–194	–0.89	–0.31	–0.06	–0.40	1,318.8	–66.3	–80.4	574.1
MEMORANDUM ITEMS:												
AVERAGE TOTAL ASSETS (ATA):												
Total credit institutions with DFA	**3,135,641**	**3,158,751**	**3,127,818**	**3,195,876**	**100.0**	**100.0**	**100.0**	**100.0**	**4.6**	**0.7**	**–1.0**	**2.2**
Six largest non-FROB commercial banks and savings banks	1,610,686	1,638,811	1,613,116	1,656,094	51.37	51.88	51.57	51.82	5.4	1.8	–1.6	2.7
Other non-FROB commercial banks and savings banks	874,416	854,591	843,899	853,163	27.89	27.05	26.98	26.70	2.1	–2.3	–1.3	1.1
Commercial banks and savings banks (FROB)	486,671	496,339	500,403	504,418	15.52	15.71	16.00	15.78	7.6	2.0	0.8	0.8
Credit cooperatives	115,132	121,096	122,802	133,262	3.67	3.83	3.93	4.17	4.6	5.2	1.4	8.5
Specialised credit institutions	48,736	47,913	47,597	48,938	1.55	1.52	1.52	1.53	–2.5	–1.7	–0.7	2.8

SOURCE: Banco de España. Data available at 11 April 2013.

BREAKDOWN OF THE INCOME STATEMENT FOR CONSOLIDATED GROUPS (a)

TABLE A.2.13

Data of groups existing at some time during 2012

€m and %

	Amount				% of ATA				% annual Δ			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Financial income	152,167	128,399	144,752	144,193	4.10	3.31	3.77	3.61	–19.9	–15.6	12.7	–0.4
Financial cost	–78,829	–60,184	–78,529	–72,927	–2.12	–1.55	–2.05	–1.83	–39.6	–23.7	30.5	–7.1
NET INTEREST INCOME (NII)	73,338	68,215	66,223	71,266	1.98	1.76	1.73	1.79	23.3	–7.0	–2.9	7.6
Equity instruments	5,175	6,698	6,046	4,973	0.14	0.17	0.16	0.12	–31.6	29.4	–9.7	–17.7
Return on equity instruments	2,850	3,102	2,425	1,868	0.08	0.08	0.06	0.05	–10.5	8.9	–21.8	–23.0
Share of profit of entities accounted for using the equity method	2,325	3,596	3,621	3,105	0.06	0.09	0.09	0.08	–46.9	54.7	0.7	–14.2
Associate entities	786	1,578	1,656	1,239	0.02	0.04	0.04	0.03	–59.9	100.8	4.9	–25.2
Jointly controlled entities	361	453	506	570	0.01	0.01	0.01	0.01	44.6	25.5	11.6	12.7
Group entities	1,178	1,564	1,459	1,296	0.03	0.04	0.04	0.03	–45.7	32.8	–6.7	–11.2
Non-interest income	33,378	31,660	29,534	29,767	0.90	0.82	0.77	0.75	4.6	–5.1	–6.7	0.8
Fees and commissions (net)	22,918	23,676	24,433	24,661	0.62	0.61	0.64	0.62	0.1	3.3	3.2	0.9
Collection and payment service (revenue)	10,532	10,587	11,190	12,062	0.28	0.27	0.29	0.30	1.0	0.5	5.7	7.8
Securities service (revenue)	2,279	2,448	2,574	2,439	0.06	0.06	0.07	0.06	–3.3	7.4	5.1	–5.2
Marketing of non-banking products (revenue)	6,621	7,291	7,624	7,657	0.18	0.19	0.20	0.19	–12.9	10.1	4.6	0.4
Contingent exposures and commitments (revenue)	1,966	2,049	2,116	2,175	0.05	0.05	0.06	0.05	2.1	4.2	3.3	2.8
Exchange of foreign currencies and banknotes (revenue)	210	241	326	312	0.01	0.01	0.01	0.01	14.7	14.7	35.4	–4.3
Other fees and commissions (net)	1,310	1,060	603	17	0.04	0.03	0.02	0.00	224.6	–19.1	–43.1	–97.2
Income on financial assets (net)	8,807	6,963	5,866	7,790	0.24	0.18	0.15	0.20	24.5	–20.9	–15.8	32.8
Held for trading	2,993	2,745	3,449	2,465	0.08	0.07	0.09	0.06	345.5	–8.3	25.7	–28.5
Other financial instruments at fair value	249	116	–33	323	0.01	0.00	0.00	0.01	–51.2	–53.3	—	—
Other income on financial assets and liabilities	5,566	4,102	2,450	5,002	0.15	0.11	0.06	0.13	–5.5	–26.3	–40.3	104.2
Exchange differences (net)	1,497	1,329	249	416	0.04	0.03	0.01	0.01	27.2	–11.2	–81.2	66.7
Other operating income (net)	156	–308	–1,014	–3,100	0.00	–0.01	–0.03	–0.08	–80.0		228.9	205.7
GROSS INCOME (GI)	111,891	106,573	101,803	106,006	3.02	2.75	2.65	2.66	13.1	–4.8	–4.5	4.1
Administrative expenses	–43,751	–45,370	–47,308	–47,752	–1.18	–1.17	–1.23	–1.20	5.9	3.7	4.3	0.9
Personnel expenses	–27,347	–28,132	–29,215	–29,149	–0.74	–0.73	–0.76	–0.73	5.2	2.9	3.8	–0.2
Other general expenses	–16,404	–17,238	–18,093	–18,603	–0.44	–0.44	–0.47	–0.47	7.3	5.1	5.0	2.8
Amortisation	–4,423	–4,778	–4,814	–5,013	–0.12	–0.12	–0.13	–0.13	11.3	8.0	0.7	4.1
Provisioning expenses (net)	–2,487	–4,748	–4,216	–8,921	–0.07	–0.12	–0.11	–0.22	–38.8	90.9	–11.2	111.6
Impairment losses on financial assets (net)	–35,851	–27,923	–33,322	–90,058	–0.97	–0.72	–0.87	–2.26	47.9	–22.1	19.3	170.3
Loans and receivables	–33,590	–26,747	–31,002	–86,390	–0.91	–0.69	–0.81	–2.17	55.2	–20.4	15.9	178.7
Other financial instruments not measured at fair value	–2,261	–1,176	–2,320	–3,668	–0.06	–0.03	–0.06	–0.09	–12.6	–48.0	97.3	58.1
NET OPERATING PROFIT (NOP)	25,379	23,753	12,144	–45,738	0.68	0.61	0.32	–1.15	0.0	–6.4	–48.9	—
Impairment losses on other assets (net)	–6,965	–5,120	–15,256	–19,610	–0.19	–0.13	–0.40	–0.49	242.6	–26.5	198.0	28.5
Goodwill and other intangible assets	–1,447	–294	–2,752	–1,012	–0.04	–0.01	–0.07	–0.03	28.1	–79.7	836.9	–63.2
Other	–5,518	–4,826	–12,504	–18,598	–0.15	–0.12	–0.33	–0.47	510.8	–12.5	159.1	48.7
Other income (net)	4,663	3,041	3,656	–439	0.13	0.08	0.10	–0.01	–18.4	–34.8	20.2	—
Other gains	5,482	4,138	5,189	4,810	0.15	0.11	0.14	0.12	–9.3	–24.5	25.4	–7.3
Other losses	–820	–1,097	–1,533	–5,249	–0.02	–0.03	–0.04	–0.13	151.4	33.9	39.7	242.4
PROFIT BEFORE TAX (PBT)	23,077	21,674	543	–65,787	0.62	0.56	0.01	–1.65	–20.6	–6.1	–97.5	—
Income tax	–2,854	–3,745	979	10,221	–0.08	–0.10	0.03	0.26	–35.1	31.2		943.7
Mandatory transfer to welfare funds	–45	–30	–18	–14	0.00	0.00	0.00	0.00	–29.7	–33.7	–38.7	–25.1
CONSOLIDATED PROFIT FOR THE PERIOD	20,177	17,899	1,504	–55,580	0.54	0.46	0.04	–1.39	–18.0	–11.3	–91.6	—
Attributed to the parent	18,652	15,913	1,444	–46,439	0.50	0.41	0.04	–1.16	–19.3	–14.7	–90.9	—
Attributed to minority interests	1,525	1,985	60	–9,141	0.04	0.05	0.00	–0.23	1.3	30.2	–97.0	—
MEMORANDUM ITEMS:												
Average total assets (ATA)	3,710,179	3,879,840	3,838,464	3,988,831	100.00	100.00	100.00	100.00	8.3	4.6	–1.1	3.9
Average own funds of the group (b)	199,394	217,898	211,782	209,905	5.37	5.62	5.52	5.26	9.2	9.3	–2.8	–0.9
Net interest income due to the excess of EFAs over IBFLs (c)	2,953	5,221	7,582	6,242	0.08	0.13	0.20	0.16	0.6	76.8	45.2	–17.7
Average return on earning financial assets (EFAs)					4.60	3.82	4.28	4.28				
Average cost of interest-bearing financial liabilities (IBFLs)					2.43	1.86	2.44	2.25				
Efficiency ratio (d)					43.05	47.06	51.20	49.78				
Return on average equity of the group (ROE) (e)					9.35	7.30	0.68	–22.12				

SOURCE: Banco de España. Data available at 11 April 2013.

a The data refer to CGs which include individual CIs with DFA not belonging to any CG.
b Includes own funds for accounting purposes excluding retained earnings; also included are declared dividends and remuneration, and valuation adjustments arising from exchange differences.
c 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.
d The efficiency ratio is defined as administrative expenses and amortisation divided by gross income.
e Calculated on the basis of the consolidated profit for the period attributed to the parent on the average own funds of the group.

MAIN INCOME AND PROFIT ITEMS OF THE INCOME STATEMENT FOR CONSOLIDATED GROUPS (a)

TABLE A.2.14

Data of consolidated groups existing at some time during 2012

€m y %

	Amount				% of ATA				% annual Δ			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
NET INTEREST INCOME (NII):												
Total consolidated groups	**73,338**	**68,215**	**66,223**	**71,266**	**1.98**	**1.76**	**1.73**	**1.79**	**23.3**	**–7.0**	**–2.9**	**7.6**
Five largest non-FROB CGs	52,376	51,647	51,435	54,840	2.28	2.08	2.10	2.12	29.5	–1.4	–0.4	6.6
Other non-FROB CGs	14,101	11,578	10,903	11,678	1.54	1.29	1.23	1.28	11.2	–17.9	–5.8	7.1
FROB CGs	6,861	4,990	3,890	4,765	1.38	1.00	0.78	0.98	8.0	–27.3	–22.0	22.5
GROSS INCOME (GI):												
Total consolidated groups	**111,891**	**106,573**	**101,803**	**106,006**	**3.02**	**2.75**	**2.65**	**2.66**	**13.1**	**–4.8**	**–4.5**	**4.1**
Five largest non-FROB CGs	80,063	79,163	78,321	83,661	3.48	3.19	3.19	3.23	16.7	–1.1	–1.1	6.8
Other non-FROB CGs	21,061	18,630	16,806	16,814	2.30	2.08	1.89	1.85	6.1	–11.6	–9.8	0.0
FROB CGs	10,767	8,781	6,680	5,570	2.17	1.76	1.34	1.14	2.5	–18.5	–23.9	–16.6
NET OPERATING PROFIT (NOP):												
Total consolidated groups	**25,379**	**23,753**	**12,144**	**–45,738**	**0.68**	**0.61**	**0.32**	**–1.15**	**0.0**	**–6.4**	**–48.9**	**—**
Five largest non-FROB CGs	21,084	22,049	13,926	2,610	0.92	0.89	0.57	0.10	0.9	4.6	–36.8	–81.3
Other non-FROB CGs	2,365	917	2,179	–11,620	0.26	0.10	0.25	–1.28	–18.9	–61.2	137.7	—
FROB CGs	1,930	788	–3,962	–36,705	0.39	0.16	–0.79	–7.52	23.8	–59.2	—	826.3
PROFIT BEFORE TAX (PBT):												
Total consolidated groups	**23,077**	**21,674**	**543**	**–65,787**	**0.62**	**0.56**	**0.01**	**–1.65**	**–20.6**	**–6.1**	**–97.5**	**—**
Five largest non-FROB CGs	20,427	21,425	8,983	–1,253	0.89	0.86	0.37	–0.05	–12.8	4.9	–58.1	—
Other non-FROB CGs	1,587	–250	–2,676	–16,806	0.17	–0.03	–0.30	–1.84	–48.1	—	970.4	527.9
FROB CGs	1,063	499	–8,302	–47,902	0.21	0.10	–1.66	–9.81	–58.7	–53.1	—	477.0
CONSOLIDATED PROFIT FOR THE PERIOD:												
Total consolidated groups	**20,177**	**17,899**	**1,504**	**–55,580**	**0.54**	**0.46**	**0.04**	**–1.39**	**–18.0**	**–11.3**	**–91.6**	**—**
Five largest non-FROB CGs	17,865	17,384	8,653	1,357	0.78	0.70	0.35	0.05	–9.7	–2.7	–50.2	–84.3
Other non-FROB CGs	1,336	–128	–2,412	–12,065	0.15	–0.01	–0.27	–1.32	–50.2	—	1777.4	400.1
FROB CGs	977	643	–7,275	–45,048	0.20	0.13	–1.46	–9.23	–54.3	–34.2	—	519.2
MEMORANDUM ITEMS:												
AVERAGE TOTAL ASSETS (ATA):												
Total consolidated groups	**3,710,179**	**3,879,840**	**3,838,464**	**3,988,831**	**100.0**	**100.0**	**100.0**	**100.0**	**8.3**	**4.6**	**–1.1**	**3.9**
Five largest non-FROB CGs	2,300,291	2,484,900	2,453,154	2,592,067	62.00	64.05	63.91	64.98	11.2	8.0	–1.3	5.7
Other non-FROB CGs	914,473	894,824	886,898	911,158	24.65	23.06	23.11	22.84	2.5	–2.2	–0.9	2.7
FROB CGs	495,415	500,116	499,411	488,054	13.35	12.89	13.01	12.24	6.7	1.0	–0.1	–2.3

SOURCE: Banco de España. Data available at 11 April 2013.

a The data refer to CGs which include individual CIs with DFA not belonging to any CG.

SOLVENCY OF CONSOLIDATED GROUPS: OWN FUNDS (a)

TABLE A.2.15

Data of groups existing at each year-end

€m and %

	Amount				Structure %				% annual Δ			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
TOTAL OWN FUNDS FOR SOLVENCY PURPOSES	254,330	244,944	237,926	198,412	100.0	100.0	100.0	100.0	8.7	–3.7	–2.9	–16.6
Original own funds (Tier 1 capital)	201,916	209,227	210,525	177,596	79.4	85.4	88.5	89.5	15.6	3.6	0.6	–15.6
Eligible capital, eligible reserves and similar items	202,925	208,533	214,482	211,659	79.8	85.1	90.1	106.7	12.2	2.8	2.9	–1.3
Eligible capital and reserves	181,193	184,211	194,992	237,800	71.2	75.2	82.0	119.9	12.4	1.7	5.9	22.0
Minority interests	12,517	13,736	22,578	25,001	4.9	5.6	9.5	12.6	43.0	9.7	64.4	10.7
Interim profits or material losses of the current financial year	10,885	11,154	–1,830	–50,857	4.3	4.6	–0.8	–25.6	–24.2	2.5	—	2678.5
Other	–1,670	–568	–1,257	–285	–0.7	–0.2	–0.5	–0.1	–51.2	–66.0	121.5	–77.3
Other and country specific original own funds	42,506	49,144	47,477	20,337	16.7	20.1	20.0	10.2	32.4	15.6	–3.4	–57.2
Hybrid instruments	33,009	32,108	27,416	16,033	13.0	13.1	11.5	8.1	31.5	–2.7	–14.6	–41.5
Other	9,496	17,036	20,061	4,304	3.7	7.0	8.4	2.2	35.7	79.4	17.8	–78.5
Deductions from original own funds	–43,515	–48,450	–51,433	–54,400	–17.1	–19.8	–21.6	–27.4	13.4	11.3	6.2	5.8
Additional own funds (Tier 2 capital)	68,010	56,392	46,236	36,780	26.7	23.0	19.4	18.5	–4.4	–17.1	–18.0	–20.5
Core additional own funds	23,143	16,066	13,426	12,578	9.1	6.6	5.6	6.3	–19.4	–30.6	–16.4	–6.3
Adjustments made to valuation differences in original own funds transferred to core additional own funds	2,818	984	577	406	1.1	0.4	0.2	0.2	84.1	–65.1	–41.4	–29.7
SA general provisions and IRB provision excess	10,057	9,045	7,249	7,938	4.0	3.7	3.0	4.0	–26.6	–10.1	–19.9	9.5
Securities of indeterminate duration and other instruments	5,206	3,003	2,455	1,122	2.0	1.2	1.0	0.6	–37.7	–42.3	–18.2	–54.3
Other	5,063	3,035	3,145	3,113	2.0	1.2	1.3	1.6	–1.4	–40.1	3.6	–1.0
Supplementary additional own funds	44,912	40,366	32,934	25,866	17.7	16.5	13.8	13.0	5.8	–10.1	–18.4	–21.5
Deductions from additional own funds	–45	–40	–124	–1,664	0.0	0.0	–0.1	–0.8	236.0	–12.0	214.1	1240.7
(–) Deductions from original and additional own funds	–15,597	–20,676	–18,835	–16,001	–6.1	–8.4	–7.9	–8.1	32.9	32.6	–8.9	–15.0
Of which: from original own funds	*–7,787*	*–10,408*	*–9,593*	*–7,946*	*–3.1*	*–4.2*	*–4.0*	*–4.0*	*23.1*	*33.7*	*–7.8*	*–17.2*
Of which: from additional own funds	*–7,810*	*–10,267*	*–9,242*	*–8,056*	*–3.1*	*–4.2*	*–3.9*	*–4.1*	*44.3*	*31.5*	*–10.0*	*–12.8*
(–) Holdings in other credit and financial institutions amounting to more than 10% of their capital	–5,983	–8,172	–7,435	–8,232	–2.4	–3.3	–3.1	–4.1	–0.3	36.6	–9.0	10.7
(–) Participations held in insurance undertakings, reinsurance undertakings and insurance holding companies amounting to more than 20% of their capital	–3,504	–4,192	–4,632	–4,734	–1.4	–1.7	–1.9	–2.4	9.0	19.6	10.5	2.2
Other	–6,110	–8,312	–6,768	–3,090	–2.4	–3.4	–2.8	–1.6	142.0	36.0	–18.6	–54.3
Total additional own funds specific to cover market risks (Tier 3 capital) and other	0	0	0	37	0.0	0.0	0.0	0.0	—	—	—	—
SURPLUS (+) / DEFICIT (–) OF OWN FUNDS	87,998	80,190	81,215	60,150	—	—	—	—	28.4	–8.9	1.3	–25.9
Solvency ratio (%)	12.2	11.9	12.1	11.5	—	—	—	—	—	—	—	—
Tier 1 ratio (%) (b)	9.3	9.7	10.3	9.8	—	—	—	—	—	—	—	—
MEMORANDUM ITEMS												
Capital principal (RDL 2/2011) (% of original own funds) (c)	—	—	88.2	93.7								
Capital principal coverage index/(RDL 2/2011) (%) (c)	—	—	114.6	117.3								
Capital principal (RDL 2/2011 according to wording of Law 9/2012) as at 1 January 2013 (% of original own funds) (d)	—	—	—	90.4								
Capital principal coverage index (RD-Law 2/2011 according to wording of Law 9/2012) as at 1 January 2013 (%) (d)	—	—	—	102.7								

SOURCE: Banco de España. Data available at 9 April 2013.

a In the solvency section, the term "consolidated group" refers to consolidated groups of credit institutions and to individual credit institutions not belonging to any consolidated group subject to compliance with the solvency ratio. Data and items in this table, unless otherwise stated, correspond to items of form RP10 "Own funds and compliance with capital requirements" of CBE 3/2008. Due to the change in solvency regulations in 2011, some items were modified in form RP10. This change made it necessary to adapt the sub-items under "Other and country specific original own funds" in this Table.

b The tier 1 ratio is calculated by subtracting from original own funds that part of the deductions from original and additional own funds that corresponds to original own funds.

c Only for the fraction of the GCs in this table which are subject to Royal Decree-Law 2/2011 of 18 February 2011 on the strengthening of the financial system. This Royal Decree-Law requires a minimum capital principal of 8% of risk-weighted assets (10% of risk-weighted assets for entities which have not placed 20% or more of their share capital with third parties and which, additionally, have a ratio of wholesale funding higher than 20%). The coverage index is calculated as capital principal divided by capital principal requirements (as a percentage).

d Only for the fraction of the GCs in this table which are subject to Royal Decree-Law 2/2011 of 18 February 2011 on the strengthening of the financial system, according to the wording of Law 9/2012 of 14 November 2012 on credit institution restructuring and resolution. This new wording has eliminated the previous dual requirement of 8% and 10% and has established a single requirement of 9% and has also modified the definition of capital principal to bring it into line with "core tier 1" used by the European Banking Authority in its recapitalisation exercise in 2011. Although this new definition did not come into force until 1 January 2013, an extraordinary statement on risk weighted assets was envisaged as of December 2012, which is included in this table. The coverage index is calculated as capital principal divided by capital principal requirements (as a percentage).

SOLVENCY OF CONSOLIDATED GROUPS: REQUIREMENTS (a)

TABLE A.2.16

Data of groups existing at each year-end

€m and %

	Amount				Structure %				% annual Δ		Average RW (b)	
	2009	2010	2011	2012	2009	2010	2011	2012	2011	2012	2011	2012
CAPITAL REQUIREMENTS	166,331	164,754	156,711	138,262	100.0	100.0	100.0	100.0	–4.9	–11.8	—	—
Credit, counterparty credit and dilution risks and free deliveries	147,228	143,897	137,675	119,695	88.5	87.3	87.9	86.6	–4.3	–13.1	48.8	43.9
Standardised approach (SA) (excluding securitisation positions)	91,946	90,295	84,975	71,458	55.3	54.8	54.2	51.7	–5.9	–15.9	52.3	44.3
Central governments or central banks and similar categories (c)	2,118	2,295	2,650	2,850	1.3	1.4	1.7	2.1	15.4	7.6	6.5	5.1
Institutions	2,576	2,097	2,127	2,539	1.5	1.3	1.4	1.8	1.4	19.4	24.2	31.9
Corporates	37,855	33,955	28,379	21,454	22.8	20.6	18.1	15.5	–16.4	–24.4	96.8	94.8
Retail	16,006	16,457	15,788	14,865	9.6	10.0	10.1	10.8	–4.1	–5.8	74.8	74.7
Secured by real estate property	15,475	16,643	15,955	14,301	9.3	10.1	10.2	10.3	–4.1	–10.4	42.3	40.7
Past-due items	4,770	5,813	7,780	6,365	2.9	3.5	5.0	4.6	33.8	–18.2	115.1	100.7
Exposures belonging to regulatory high-risk categories	3,289	3,444	3,035	2,373	2.0	2.1	1.9	1.7	–11.9	–21.8	131.4	125.3
Other	9,856	9,589	9,261	6,710	5.9	5.8	5.9	4.9	–3.4	–27.5	60.1	56.7
Internal ratings-based (IRB) approach (excluding securitisation positions) (d)	52,538	51,222	50,639	46,290	31.6	31.1	32.3	33.5	–1.1	–8.6	43.8	42.7
Of which: advanced IRB	*40,955*	*43,178*	*41,717*	*37,203*	*24.6*	*26.2*	*26.6*	*26.9*	*–3.4*	*–10.8*	*38.8*	*37.2*
Central governments and central banks	72	121	91	72	0.0	0.1	0.1	0.1	–24.5	–21.4	16.7	17.9
Institutions	2,650	2,886	2,752	3,357	1.6	1.8	1.8	2.4	–4.7	22.0	20.3	25.6
Corporates	31,084	30,778	30,011	24,800	18.7	18.7	19.2	17.9	–2.5	–17.4	67.7	65.5
Of which: SMEs	*10,350*	*10,911*	*9,939*	*7,512*	*6.2*	*6.6*	*6.3*	*5.4*	*–8.9*	*–24.4*	*77.0*	*72.9*
Retail	13,027	13,255	13,670	13,732	7.8	8.0	8.7	9.9	3.1	0.5	24.8	25.0
Of which: SMEs	*1,285*	*1,416*	*1,446*	*1,745*	*0.8*	*0.9*	*0.9*	*1.3*	*2.1*	*20.7*	*51.1*	*48.7*
Of which: secured by real estate collateral	*9,875*	*10,094*	*10,468*	*10,264*	*5.9*	*6.1*	*6.7*	*7.4*	*3.7*	*–1.9*	*21.4*	*21.2*
Of which: non-SMEs secured by real estate collateral	*9,377*	*9,516*	*9,837*	*9,397*	*5.6*	*5.8*	*6.3*	*6.8*	*3.4*	*–4.5*	*20.7*	*20.2*
Equity	5,242	4,183	4,115	4,330	3.2	2.5	2.6	3.1	–1.6	5.2	186.7	196.9
Other	464	0	0	0	0.3	0.0	0.0	0.0	—	—	—	—
Securitisation positions (e)	2,744	2,380	2,062	1,947	1.6	1.4	1.3	1.4	–13.4	–5.6	50.9	62.9
Of which: traditional	*2,738*	*2,378*	*2,062*	*1,947*	*1.6*	*1.4*	*1.3*	*1.4*	*–13.3*	*–5.6*	*50.9*	*62.9*
Standardised approach	2,377	2,020	1,779	1,576	1.4	1.2	1.1	1.1	–12.0	–11.4	55.1	61.1
IRB approach (f)	367	360	283	370	0.2	0.2	0.2	0.3	–21.3	30.8	40.3	67.8
Memorandum item: securitisation positions including deducted values	3,093	3,563	2,920	2,782	1.9	2.2	1.9	2.0	–18.0	–4.7	68.8	85.2
Position, foreign exchange and commodities risks	4,656	6,137	4,720	4,716	2.8	3.7	3.0	3.4	–23.1	–0.1	—	—
Standardised approach	3,587	4,732	2,608	2,653	2.2	2.9	1.7	1.9	–44.9	1.7	—	—
Of which: traded debt instruments	*1,301*	*1,300*	*1,594*	*1,243*	*0.8*	*0.8*	*1.0*	*0.9*	*22.6*	*–22.0*	—	—
Of which: foreign exchange risk	*2,000*	*3,182*	*741*	*1,245*	*1.2*	*1.9*	*0.5*	*0.9*	*–76.7*	*68.1*	—	—
Internal models	1,068	1,405	2,112	2,063	0.6	0.9	1.3	1.5	50.4	–2.3	—	—
Operational risk (OpR)	13,893	14,123	13,793	13,626	8.4	8.6	8.8	9.9	–2.3	–1.2	—	—
Basic indicator approach	4,128	3,807	3,384	2,860	2.5	2.3	2.2	2.1	–11.1	–15.5	—	—
Standardised and alternative standardised approaches	7,991	8,540	9,067	9,414	4.8	5.2	5.8	6.8	6.2	3.8	—	—
Advanced measurement approaches	1,774	1,776	1,342	1,351	1.1	1.1	0.9	1.0	–24.4	0.7	—	—
Transitional, settlement and other capital requirements	555	597	523	225	0.3	0.4	0.3	0.2	–12.5	–57.0	—	—
Of which: complements to overall floor for capital requirements	*121*	*121*	*63*	*30*	*0.1*	*0.1*	*0.0*	*0.0*	*–47.7*	*–52.7*	—	—
Of which: other country specific own funds requirements	*433*	*476*	*459*	*195*	*0.3*	*0.3*	*0.3*	*0.1*	*–3.6*	*–57.6*	—	—

SOURCE: Banco de España. Data available at 9 April 2013.

a In the solvency section, the term "consolidated group" refers to consolidated groups of credit institutions and to individual credit institutions not belonging to any consolidated group subject to compliance with the solvency ratio. Data and items in this table, unless otherwise stated, correspond to items of form RP10 "Own funds and compliance with capital requirements" of CBE 3/2008.

b RW refers to risk-weight. Unless otherwise stated, the average risk-weights in this table have generally been calculated by dividing the risk-weighted assets by the exposure values declared in forms RP21, RP22, RP23, RP24 and RP25 of CBE 3/2008.

c It includes the exposure classes "Central governments or central banks"; "Regional governments or local authorities"; "Administrative bodies and non-commercial undertakings"; "Multilateral Development Banks"; and "International Organisations".

d The average risk weight corresponding to this row is calculated excluding the "Other" component from the total. Details of risk-weighted assets and exposure values are not available for this component.

e The average risk weight corresponding to this row is calculated after taking into account several adjustments to the risk-weighted assets (infringement of due diligence provisions; maturity mismatches) and after the impact of the cap.

f The average risk-weight corresponding to this row is calculated using risk-weighted exposures which do not incorporate reductions due to valuation adjustments and provisions.

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

TABLE A.2.17

Data of existing MGs and FCs at year-end

€m and %

	Amount				Structure %				% annual Δ			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Effective own funds	235,932	234,736	227,551	186,699	100.0	100.0	100.0	100.0	11.7	–0.5	–3.1	–18.0
Credit institutions or groups	229,563	227,364	220,413	180,763	97.3	96.9	96.9	96.8	11.3	–1.0	–3.1	–18.0
Insurance undertakings or groups	8,096	9,254	9,448	11,154	3.4	3.9	4.2	6.0	18.5	14.3	2.1	18.1
Deductions	–1,727	–1,882	–2,310	–5,219	–0.7	–0.8	–1.0	–2.8	–2.8	9.0	22.7	125.9
Capital requirements	154,643	158,405	149,846	132,964	100.0	100.0	100.0	100.0	3.0	2.4	–5.4	–11.3
Credit institutions or groups	151,200	154,421	145,814	128,929	97.8	97.5	97.3	97.0	2.9	2.1	–5.6	–11.6
Insurance undertakings or groups	3,791	4,517	4,756	4,830	2.5	2.9	3.2	3.6	6.7	19.2	5.3	1.5
Deductions	–348	–534	–724	–795	–0.2	–0.3	–0.5	–0.6	–8.2	53.4	35.6	9.8
Surplus or deficit	81,289	76,331	77,705	53,735	—	—	—	—	33.1	–6.1	1.8	–30.8
Surplus or deficit of CGs	78,363	72,943	74,599	51,834	—	—	—	—	32.4	–6.9	2.3	–30.5

SOURCE: Banco de España. Data available at 9 April 2013

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