ANNEX 4 INFORMATION FOR BANK CUSTOMERS, REGISTERS AND OTHER INSTITUTIONAL INFORMATION

INFORMATION TO BANK CUSTOMERS

TABLE A.4.1

Yearly data (number)

	2006	2007	2008	2009
ADVERTISING PROJECTS				
Cases processed	6,137	6,528	6,525	6,376
BY TYPE OF DECISION:				
Authorised (a)	5,319	5,641	5,707	5,182
Rejected	13	2	8	7
Modified (b)	638	643	765	1,136
Returned (c)	167	242	45	51
BY TYPE OF TRANSACTION:				
Lending transactions	3,234	3,209	2,930	2,703
Deposit transactions	1,954	2,260	2,561	2,195
Other	131	172	216	284
BY TYPE OF MEDIUM:				
Press	1,435	1,181	817	898
Radio	262	187	140	152
Television	352	214	207	205
Other	3,270	4,059	4,543	3,927
COMMISSION CHARGES				
Cases examined	1,172	1,104	1,205	964
Decisions (d)	903	887	1,077	922
Approvals	*412*	*368*	*349*	*349*
With objections	*491*	*519*	*728*	*573*
Objections formulated	1,568	1,893	2,542	1,901

SOURCE: Banco de España.

a. Includes both authorisations owing to an affirmative decision and deemed authorisations owing to the absence of a negative decision ("administrative silence").
b. Modifications, normally in prices, in projects authorised in the same or in previous years.
c. Relate to projects whose content does not require authorisation, or which have been withdrawn by the applicant.
d. A single decision may relate to various cases.

REGISTERS AND OTHER INSTITUTIONAL INFORMATION

TABLE A.4.2

Year-end data and changes in the year (number and percentage)

	2006	2007	2008	2009
Senior officers	**4,898**	**4,877**	**4,832**	**4,755**
Legal persons	401	420	424	420
Individuals	4,497	4,457	4,408	4,335
Of which:				
Males	*4,055*	*3,980*	*3,897*	*3,790*
Females	*442*	*477*	*511*	*545*
Percentage of females in commercial banks	*6*	*7*	*7*	*9*
Percentage of females in savings banks	*15*	*16*	*17*	*18*
Percentage of females in credit cooperatives	*7*	*7*	*9*	*9*
Percentage of females in SCIs	*5*	*5*	*6*	*7*
Percentage of females in other credit institutions	*11*	*12*	*12*	*13*
Additions or deletions of senior officers	**1,401**	**1,281**	**1,224**	**1,511**
Of which: First-time additions	678	569	533	661
Reinstatements	80	67	74	75
Inquiries as to integrity of senior officers	**56**	**64**	**41**	**109**
Average number of people listed per document	6	5	5	3
Registered shareholders of banks	**583**	**560**	**592**	**541**
Individuals	99	88	134	120
Legal persons	484	472	458	421
Of which: credit institutions (a)	*117*	*114*	*106*	*101*
Of which: Spanish shareholders	*381*	*385*	*408*	*357*
Registered members of credit cooperatives	**367**	**421**	**382**	**364**
Individuals	156	214	181	173
Legal persons	211	207	201	191
Of which: credit institutions (a)	*87*	*91*	*89*	*78*
Of which: Spanish members	*365*	*420*	*378*	*363*
Registered shareholders of SCIs	**179**	**172**	**194**	**178**
Individuals	36	28	28	28
Legal persons	143	144	166	150
Of which: credit institutions (a)	*61*	*67*	*90*	*85*
Of which: Spanish shareholders	*153*	*145*	*170*	*155*
Agency agreements	**20,461**	**24,323**	**26,465**	**22,053**
Banks	10,294	11,356	10,278	4,651
Savings banks	294	258	259	250
Credit cooperatives	68	64	52	61
Specialised credit institutions	67	62	74	74
Branches of credit institutions	45	109	120	128
Currency exchange bureaux and/or money transfer agencies	9,693	12,474	15,682	16,889
Agency agreements with foreign CIs	**106**	**107**	**107**	**107**
Registered amendments to articles of association	**214**	**223**	**184**	**142**
Cases processed of amendments to articles of association	**66**	**37**	**24**	**25**
Banks	11	11	4	7
Savings banks	0	1	1	1
Credit cooperatives	44	16	12	10
SCIs	2	4	4	1
MGCs	9	5	3	6
Reported to Directorate General of the Treasury and Financial Policy	51	29	21	20
Reported to regional government	15	8	3	5

SOURCE: Banco de España.

a. Spanish credit institutions and branches in Spain of foreign ones.