Directorate General Economics, Statistics and Research

22.06.2023

Microdata of Spanish non-bank FinTechs
BELab User Guide

Statistics Department

ÍNDICE

1 Introduction

A census of Spanish non-banks identified as FinTechs is provided, obtained from various sources, mainly the Spanish Fintech and Insurtech Association (AEFI), Finnovating and the Spanish National Securities Market Commission (CNMV). The file contains just three variables: company name, trade name and Spanish tax identification number (NIF).

Based on the available accounting data of these firms, the set of microdata of Spanish non-banks identified as FinTechs has been drawn up. The main characteristics of this dataset are:

- a) Access to the financial statements of Spanish non-banks identified as FinTechs.
- b) Availability of identifying variables that permit characterisation of each firm.
- c) Over 100 corporate accounting variables and over 80 national accounting variables.
- d) Historical time series since 2018.
- e) Over 200 firms.
- f) Output data in .csv format.

2 Description of dataset

Some of the characteristics of the dataset are set out below in schematic form.

Identification number	Tax identification number (NIF) / Internal number
Time horizon	2018, 2019, 2020 and 2021
Frequency	Yearly
Frequency of data supply to BELab	Yearly. Year "N" data are first uploaded in April N+2 and are updated in April N+3. For example, 2019 data are disseminated in April 2021
Updating	- In April of year N, year N-2 data are first uploaded and year N 3 data are last updated - In April N+1, year N-2 data are updated
Geographical cover	Spanish non-banks identified as FinTechs
Data source	- The data are obtained from the CBI database (Central Balance Sheet Data Office integrated database) which stems from the direct and voluntary collaboration of firms reporting to Central Balance Sheet Data Office Annual Survey and from the obligatory filing of annual accounts in the Mercantile Registers. - The data are provided whether or not they meet CBSO (Central Balance Sheet Data Office) quality standards. Indicators are provided that allow filters to be applied where necessary.
Data Citations	For any study or other document which is made available to the public and contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

	"BELab. Banco de España/CORPME, Colegio de Registradores de la Propiedad y Mercantiles de España. CBI. DOI: 10.48719/BELab.FIN1821_01"
Original data cleansing and processing	Researchers accessing FinTechs must be aware that the data available may not coincide with the basic variables reported by firms in their original official information. The CBSO applies data cleansing in an endeavour to grant coherence and stability to the historical time series. Compared to previous years, there has been a significant change in the treatment of fintech companies included in the financial sector: the net amount of turnover does not include any income that can be considered financial in nature. This change in approach has been applied to all the years that make up the current set of information. Although the source data are public data, the cleansing and adjustments made to the original data mean that the final output of the research project should avoid any direct or indirect identification of individual firm-level data.
Data format	- Files in .csv format. - A distinction is made in the data between a variable that takes the value '0' and a missing variable (blank). - By default, all available variables are provided and it is for researchers to decide whether or not to use them in their work.
Data universe	Economic-financial information on Spanish non-banks identified as FinTechs

3   Description of identifying variables

Nomenclature	Code	Description	Values
Firm Identifier	id	This represents the internal numerical identifier associated with the Firm. It has a length of 9 numerical positions. It does not have a limited list of values.	
Year	any	This represents the year associated with the information of this row in the data file. It has a length of four numerical positions. It does not have a limited list of values.	
Tax identification number (NIF; periodic)	cif	This represents the tax identification number (NIF) associated with the Firm. It has a length of 9 alphanumerical positions. It does not have a limited list of values.	

Firm Name	nom	This represents the company name associated with the Firm. It has a length of 100 alphanumerical positions. It does not have a limited list of values.	
Year of Incorporation	anyconst	This represents the year in which the Firm was incorporated. It has a length of 4 numerical positions. It does not have a limited list of values.	
Sectorised	revc	Indicator of whether the questionnaire has passed the Sectorised Test. It only has representative values if the CBB database is involved, since in the CBA database all firms are sectorised and have a constant value 'S'. It has a length of 1 alphanumerical position.	S Questionnaire that has passed the Sectorised test N Questionnaire that has not passed the Sectorised test
CNAE09 (periodic)	cnae09	4-digit Spanish INE National Classification of Economic Activities (CNAE 2009) code (sector). It has a length of 4 alphanumerical positions. It has a limited list of values.	
CNAE2009 divisions (periodic)	sect09	CNAE 2009 division code. It has a length of 2 numerical positions. It has a limited list of values.	
CNAE2009 sections (periodic)	gsec09	CNAE 2009 section code. It has a length of one alphanumerical position. It has a limited list of values.	
Financial institution	fin	Financial institution identifier. Has 1 alphanumeric position.	S Financial N Non-financial
Type of Questionnaire	cues	Identifer of Sub-type of Questionnaire It has a length of one alphanumerical position.	N Normal R Short-form
Size per European Recommendation	tamrec	Identifier of Size according to criteria of European Recommendation '2003/361/EC' it has a length of 1 numerical position.	0 Not reported 1 Large 2 Medium 3 Small 4 Microfirm
Statistical Size	tamest	Identifier of Size calculated with statistical criteria. It has a length of 1 numerical position.	0 Not informed 1 Large 2 Medium 3 Small 4 Microfirm

Indicator of ownership	grup	identifier of public or private ownership of firms It has a length of 1 numerical position.	0 Not reported 1 Private 2 Públicas, unclassified 3 State (central government)-owned 4 Regional government-owned 5 Local government-owned
Listed on the stock market	bols	Indicator of whether the firm is stock market-listed or not. If the firm is listed, this indicator codifies the type of market. It has a length of 1 numerical position.	0 Unlisted 1 Listed for Ring Trading 2 Listed on Continuous Market 3 Listed on Ibex35 5 Only listed abroad 6 MAB (Alternative Stock Market) 7 Listing suspended 8 Not traded
Postcode	codpos	Postcode Identifier associated with the Firm's registered office. It has a length of 5 numerical positions. It does not have a limited list of values.	
Consistent Staff	peco	Indicator of whether the Questionnaire has passed the Consistent Staff Test. It only contains representative values if the CBB database is involved, since this does not apply for the CBA database and takes a constant value 'S'. It has a length of 1 alphanumerical position.	S Yes N No
Status (demographic situation)	esta	This represents the Status associated with the Firm It has a length of 1 numerical position.	0 Comparable 1 Incomplete 2 Newly created 3 Without activity 5 Low
Tax identification number related company (absorbing/hived-off company)	cab	This represents the tax identification number (NIF) associated with the absorbing or hived-off Firm (representative of the Related Group) to which the Firm belongs. This information will be blank if the Firm associated with the Questionnaire does not belong to a Related Group. It has a length of 9 alphanumerical positions. It does not have a limited list of values or associated master table.	

Date of filing of insolvency status	alta_sitc	Represents the date (year/month/day format) on which the firm's insolvency status was filed. This figure takes the value '0' if the Firm associated with the Questionnaire does not file for Insolvency. It has a length of 8 numerical positions. It does not have a limited list of values or an associated master table.	
Deregistering of insolvency status	baja_sitc	Represents the date (year/month/day format) on which the firm's insolvency status was deregistered. This figure takes the value '0' if the Firm associated with the Questionnaire does not file for Insolvency. It has a length of 8 numerical positions. It does not have a limited list of values or an associated master table.	
Reliable units	fiab	Available only for CBB database. Reports on whether the firm, in the CBSO's opinión, presents its data with reliable units.	S Yes, they are reliable N No, they are not reliable
Tax identification number (NIF) latest controlling firm	nif_dom	This represents the identifier alphanumerical code of the latest controlling firm of the Corporate Group to which the Firm belongs. This figure takes the value '0' if the Firm does not belong to a Corporate Group. It has a length of 9 alphanumerical positions. If the latest controlling parent is foreign, an alphanumerical code whose first four positions are X999 is shown. It does not have a limited list of values or an associated master table.	

4 Information blocks and list of available variables

Listed below are the information blocks accessible to users. Variables that are amounts are presented in thousands of euro (€000s). The variables contained in each block are included.

Corporate accounting variables

Employees	Current Year Code	Previous Year Code
Average permanent employment	CE_001_actual	CE_001_anterior
Average non-permanent employment	CE_002_actual	CE_002_anterior
Total average employment	CE_003_actual	CE_003_anterior

Balance sheet. Corporate accounts	Current Year Code	Previous Year Code
A+B. TOTAL ASSETS	CE_004_actual	CE_004_anterior
A. NON-CURRENT ASSETS	CE_005_actual	CE_005_anterior
a.1. Intangible assets	CE_006_actual	CE_006_anterior

a.2. Tangible fixed assets	CE_007_actual	CE_007_anterior
a.3. Investment property	CE_008_actual	CE_008_anterior
a.4. Long-term investments in group companies and associates	CE_009_actual	CE_009_anterior
a.5. Long-term financial investments	CE_010_actual	CE_010_anterior
a.6. Deferred tax assets	CE_011_actual	CE_011_anterior
a.7. Non-current trade receivables	CE_012_actual	CE_012_anterior
B. CURRENT ASSETS	CE_013_actual	CE_013_anterior
b.1. Non-current assets held for sale	CE_014_actual	CE_014_anterior
b.2. Inventories	CE_015_actual	CE_015_anterior
b.2.1. Net inventories. Goods for resale, raw materials and other supplies	CE_016_actual	CE_016_anterior
b.2.2. Net inventories. Work in progress, finished goods, by-products and others	CE_017_actual	CE_017_anterior
b.3. Trade and other receivables	CE_018_actual	CE_018_anterior
b.3.1. Due from shareholders for capital calls	CE_019_actual	CE_019_anterior
b.3.2. Trade receivables for sales and services (long and short-term)	CE_020_actual	CE_020_anterior
b.3.3. Other receivables	CE_021_actual	CE_021_anterior
b.4. Short-term investments in group companies and associates	CE_022_actual	CE_022_anterior
b.5. Short-term financial investments	CE_023_actual	CE_023_anterior
b.6. Prepayments for current assets	CE_024_actual	CE_024_anterior
b.7. Cash and cash equivalents	CE_025_actual	CE_025_anterior
C. EQUITY	CE_026_actual	CE_026_anterior
c.1. Own funds	CE_027_actual	CE_027_anterior
c.2. Capital	CE_028_actual	CE_028_anterior
c.2.1. Registered capital	CE_029_actual	CE_029_anterior
c.2.2. Uncalled capital	CE_030_actual	CE_030_anterior
c.3. Share premium	CE_031_actual	CE_031_anterior
c.4. Reserves	CE_032_actual	CE_032_anterior
c.4.1. Revaluation reserve	CE_033_actual	CE_033_anterior
c.4.2. Other reserves	CE_034_actual	CE_034_anterior
c.4.3. Capitalisation reserve	CE_035_actual	CE_035_anterior
c.5. Own shares and equity holdings	CE_036_actual	CE_036_anterior
c.6. Previous years' profit (loss)	CE_037_actual	CE_037_anterior
c.7. Other shareholder contributions	CE_038_actual	CE_038_anterior
c.8. Profit (loss) for the year	CE_039_actual	CE_039_anterior
c.9. Interim dividend	CE_040_actual	CE_040_anterior
c.10. Other equity instruments	CE_041_actual	CE_041_anterior
c.11. Valuation adjustments	CE_042_actual	CE_042_anterior
c.12. Grants, donations and bequests received	CE_043_actual	CE_043_anterior
C+D+E. TOTAL EQUITY AND LIABILITIES	CE_044_actual	CE_044_anterior
D. NON-CURRENT LIABILITIES	CE_045_actual	CE_045_anterior
d.1. Long-term provisions	CE_046_actual	CE_046_anterior
d.2. Long-term payables	CE_047_actual	CE_047_anterior

	Current Year Code	Previous Year Code
d.2.1. Debt with credit institutions	CE_048_actual	CE_048_anterior
d.2.2. Finance lease payables	CE_049_actual	CE_049_anterior
d.2.3. Other payables	CE_050_actual	CE_050_anterior
d.3. Long-term payables to group companies and associates	CE_051_actual	CE_051_anterior
d.4. Deferred tax liabilities	CE_052_actual	CE_052_anterior
d.5. Long-term accruals	CE_053_actual	CE_053_anterior
d.6. Non-current trade payables	CE_054_actual	CE_054_anterior
d.7. Long-term payables of a special nature	CE_055_actual	CE_055_anterior
E. CURRENT LIABILITIES	CE_056_actual	CE_056_anterior
e.1. Liabilities associated with non-current assets held for sale	CE_057_actual	CE_057_anterior
e.2. Short-term provisions	CE_058_actual	CE_058_anterior
e.3. Short-term payables	CE_059_actual	CE_059_anterior
e.3.1. Debt with credit institutions	CE_060_actual	CE_060_anterior
e.3.2. Finance lease payables	CE_061_actual	CE_061_anterior
e.3.3. Other payables	CE_062_actual	CE_062_anterior
e.4. Short-term payables to group companies and associates	CE_063_actual	CE_063_anterior
e.5. Trade and other payables	CE_064_actual	CE_064_anterior
e.5.1. Suppliers	CE_065_actual	CE_065_anterior
e.5.2. Other payables	CE_066_actual	CE_066_anterior
e.6. Short-term accruals	CE_067_actual	CE_067_anterior
e.7. Short-term payables of a special nature	CE_068_actual	CE_068_anterior

Profit and loss account	Current Year Code	Previous Year Code
1. Net turnover	CE_069_actual	CE_069_anterior
2. Change in inventories of finished goods and work in progress	CE_070_actual	CE_070_anterior
3. Work performed on own assets	CE_071_actual	CE_071_anterior
4. Supplies	CE_072_actual	CE_072_anterior
4.1. Work performed by other companies	CE_073_actual	CE_073_anterior
4.2. Impairment of merchandise, raw materials and other supplies	CE_074_actual	CE_074_anterior
5. Other operating income	CE_075_actual	CE_075_anterior
5.1. Operating grants taken to income	CE_076_actual	CE_076_anterior
6. PERSONNEL EXPENSES	CE_077_actual	CE_077_anterior
7. Other operating expenses	CE_078_actual	CE_078_anterior
7.1. Taxes	CE_079_actual	CE_079_anterior
7.2. Losses, impairment and change in trade provisions	CE_080_actual	CE_080_anterior
8. Amortisation/depreciation	CE_081_actual	CE_081_anterior

	Current Year Code	Previous Year Code
9. Non-financial and other capital grants	CE_082_actual	CE_082_anterior
10. Excess provisions	CE_083_actual	CE_083_anterior
11. Impairment and gains (losses) on fixed asset disposals	CE_084_actual	CE_084_anterior
11.1. Impairment and losses on fixed assets	CE_085_actual	CE_085_anterior
11.2. Gains (losses) on fixed asset disposals and others	CE_086_actual	CE_086_anterior
12. Negative goodwill on business combinations	CE_087_actual	CE_087_anterior
13. Other gains (losses)	CE_088_actual	CE_088_anterior
14. Financial revenue	CE_089_actual	CE_089_anterior
14.1. Grants, donations and financial bequests	CE_090_actual	CE_090_anterior
14.2. Other financial revenue	CE_091_actual	CE_091_anterior
15. Financial costs	CE_092_actual	CE_092_anterior
16. Change in fair value of financial instruments	CE_093_actual	CE_093_anterior
17. Exchange differences	CE_094_actual	CE_094_anterior
18. Impairment and gains (losses) on disposals of financial instruments	CE_095_actual	CE_095_anterior
19. Corporate income taxes	CE_096_actual	CE_096_anterior
20. Other financial revenue and costs	CE_097_actual	CE_097_anterior
20.1. Capitalised financial costs	CE_098_actual	CE_098_anterior
20.2. Financial revenue from arrangements with creditors	CE_099_actual	CE_099_anterior
20.3. Other revenue and costs	CE_100_actual	CE_100_anterior
21. PROFIT (LOSS) FOR THE YEAR	CE_101_actual	CE_101_anterior

National accounting variables

Balance sheet	Current Year Code	Previous Year Code
A. Non-financial assets	CN_001_actual	CN_001_anterior
a.1. Produced assets	CN_002_actual	CN_002_anterior
a.1.1. Produced fixed assets	CN_003_actual	CN_003_anterior
a.1.1.1. Produced tangible fixed assets	CN_004_actual	CN_004_anterior
a.1.1.1.1. Tangible fixed assets	CN_005_actual	CN_005_anterior
a.1.1.1.2. Mark-to-market of tangible fixed assets	CN_006_actual	CN_006_anterior
a.1.1.2. Intangible fixed assets	CN_007_actual	CN_007_anterior
a.1.2. NFA Inventories	CN_008_actual	CN_008_anterior
a.2. Non-produced assets	CN_009_actual	CN_009_anterior
a.2.1. NFA Non-produced tangible assets	CN_010_actual	CN_010_anterior
a.2.2. NFA Non-produced intangible assets	CN_011_actual	CN_011_anterior

B. FINANCIAL ASSETS	CN_012_actual	CN_012_anterior
b.1. AF Currency and deposits	CN_013_actual	CN_013_anterior
b.2. AF Securities	CN_014_actual	CN_014_anterior
b.2.1. AF Securities other than shares and other equity. Held for trading (assets)	CN_015_actual	CN_015_anterior
b.2.2. AF Securities other than shares and other equity. Available for sale (assets)	CN_016_actual	CN_016_anterior
b.2.3. AF Securities. Remainder (assets) at market price	CN_017_actual	CN_017_anterior
b.3. AF Loans (assets)	CN_018_actual	CN_018_anterior
b.4. AF Shares and other equity (assets)	CN_019_actual	CN_019_anterior
b.4.1.1. AF Shares and other equity. Held for trading	CN_020_actual	CN_020_anterior
b.4.1.2. AF Shares and other equity. Available for sale	CN_021_actual	CN_021_anterior
b.4.1.3. AF Shares and other equity. Remainder (assets). Includes own listed shares at market price	CN_022_actual	CN_022_anterior
b.5. AF Derivatives (assets)	CN_023_actual	CN_023_anterior
b.6. AF OTHER ACCOUNTS RECEIVABLE	CN_024_actual	CN_024_anterior
b.6.1. AF. Trade credits. Assets	CN_025_actual	CN_025_anterior
b.6.1.1. Trade credits, assets, general government	CN_026_actual	CN_026_anterior
b.6.1.2. Trade credits, assets, RoW	CN_027_actual	CN_027_anterior
b.6.1.3. Estimated trade credits. ORS Assets. MENF	CN_028_actual	CN_028_anterior
b.6.2. AF Other accounts receivable	CN_029_actual	CN_029_anterior
A + B. TOTAL ASSETS	CN_030_actual	CN_030_anterior
Mark-to-market. Equity	CN_031_actual	CN_031_anterior
C. LIABILITIES	CN_032_actual	CN_032_anterior
c.1. Securities	CN_033_actual	CN_033_anterior
c.2. Shares and other equity. Market value	CN_034_actual	CN_034_anterior
c.2.1. Book value listed companies	CN_035_actual	CN_035_anterior
c.2.2. LISTED SHARES: CAPITALISATION	CN_036_actual	CN_036_anterior
c.2.3. Book value non-listed companies	CN_037_actual	CN_037_anterior
c.2.4. Non-listed shares. TOTAL. Market value adjusted by discount rate	CN_038_actual	CN_038_anterior
c.2.5. Other equity. Book value	CN_039_actual	CN_039_anterior
c.2.6. Other equity. Market value	CN_040_actual	CN_040_anterior
c.3. Loans (liabilities)	CN_041_actual	CN_041_anterior
c.3.1. Financial institutions	CN_042_actual	CN_042_anterior
c.3.2. Rest of world	CN_043_actual	CN_043_anterior
c.3.3. Other resident sectors	CN_044_actual	CN_044_anterior
c.4. Insurance technical reserves: pension funds	CN_045_actual	CN_045_anterior
c.5. Derivatives (liabilities)	CN_046_actual	CN_046_anterior
c.6. Other accounts payable	CN_047_actual	CN_047_anterior

	Current Year Code	Previous Year Code
c.6.1. Trade credits. Liabilities	CN_048_actual	CN_048_anterior
c.6.1.1.1. Trade credits, liabilities. RoW	CN_049_actual	CN_049_anterior
c.6.1.1.2. Estimated trade credits. ORS Liabilities. MENF	CN_050_actual	CN_050_anterior
c.6.2. Other accounts payable	CN_051_actual	CN_051_anterior
Adjustments + C + D. EQUITY AND LIABILITIES	CN_052_actual	CN_052_anterior
D. EQUITY	CN_053_actual	CN_053_anterior
d.1. Reserves and Other	CN_054_actual	CN_054_anterior
d.1.1. Revaluation reserves	CN_055_actual	CN_055_anterior
d.1.2. Other reserves	CN_056_actual	CN_056_anterior
d.2. Share premium	CN_057_actual	CN_057_anterior
d.3. Capital transfers	CN_058_actual	CN_058_anterior

Production account	Current Year Code	Previous Year Code
1. Production at basic prices	CN_059_actual	CN_059_anterior
1.1. Production, not including subsidies on products	CN_060_actual	CN_060_anterior
1.2. Negative GOS adjustment at HOLDINGS	CN_061_actual	CN_061_anterior
1.3. Subsidies on products	CN_062_actual	CN_062_anterior
2. Inputs, FISIM corrected	CN_063_actual	CN_063_anterior
3. Gross Added Value at basic prices	CN_064_actual	CN_064_anterior
4. Other subsidies on production	CN_065_actual	CN_065_anterior
5. Taxes on production, except for taxes on products	CN_066_actual	CN_066_anterior
6. Compensation of employees, bonds and other short-term marketable securities	CN_067_actual	CN_067_anterior
7. Gross Operating Surplus	CN_068_actual	CN_068_anterior
8. Financial revenue, FISIM corrected	CN_069_actual	CN_069_anterior
9. Financial costs, FISIM corrected	CN_070_actual	CN_070_anterior
10. Entrepreneurial income	CN_071_actual	CN_071_anterior
11. Dividends paid	CN_072_actual	CN_072_anterior
12. Corporate income tax paid in year	CN_073_actual	CN_073_anterior
13. Social contributions received	CN_074_actual	CN_074_anterior
14. Social benefits paid	CN_075_actual	CN_075_anterior
15. Disposable income	CN_076_actual	CN_076_anterior
16. Change in employees' participation in internal pension funds	CN_077_actual	CN_077_anterior
17. Gross savings	CN_078_actual	CN_078_anterior
18. Fixed capital consumption (at market price)	CN_079_actual	CN_079_anterior
19. Net savings	CN_080_actual	CN_080_anterior
20. Gross Added Value at factor cost	CN_081_actual	CN_081_anterior