

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



## Year-end data and changes in the year

Number and %	2010	2011	2012	2013
Senior officers	4,614	4,517	3,996	3,464
Legal persons	436	432	408	371
Individuals	4,178	4,085	3,588	3,093
Males	3,640	3,544	3,086	2,675
Females	538	541	502	418
<i>Of which: Percentage in</i>				
Banks (%)	8	9	10	11
Savings banks (%)	19	19	23	22
Credit cooperatives (%)	10	11	11	11
CFIs (%)	7	10	10	12
Other credit institutions (%)	13	14	15	14
Additions or deletions of senior officers	1,869	1,314	1,908	1,425
<i>Of which: First-time additions</i>	653	561	623	385
Reinstatements	109	64	89	62
Inquiries as to integrity of senior officers	215	159	88	143
Average number of people listed per document	3	3	2	2
Registered shareholders of banks	532	509	475	521
Individuals	117	100	114	102
Legal persons	415	409	361	419
<i>Of which: Credit institutions (a)</i>	115	119	111	122
<i>Of which: Spanish shareholders</i>	356	343	314	317
Registered members of credit cooperatives	518	496	454	434
Individuals	150	154	156	114
Legal persons	368	342	298	320
<i>Of which: Credit institutions (a)</i>	242	224	152	169
<i>Of which: Spanish members</i>	517	494	447	431
Registered shareholders of SCIs	157	123	100	80
Individuals	23	21	17	18
Legal persons	134	102	83	63
<i>Of which: credit institutions (a)</i>	76	47	41	26
<i>Of which: Spanish shareholders</i>	137	102	80	64
Agency agreements	24,106	28,344	35,342	36,248
Banks	4,830	4,842	4,743	4,713
Savings banks	180	1	—	—
Credit cooperatives	66	72	98	88
SCIs	74	76	78	73
Branches of credit institutions	139	136	137	138
Currency exchange bureaux and/or money transfer agencies (b)	18,734	434	—	—
Payment institutions	83	22,783	30,286	31,204
Agency agreements with foreign CIs	107	107	105	105
Registered amendments to articles of association	168	357	250	219
Cases processed of amendments to articles of association	50	88	94	81
Banks	15	36	36	24
Savings banks	2	4	3	—
Credit cooperatives	24	29	38	42
SCIs	5	9	6	7
MGCs	4	2	2	3
Electronic money institutions	—	1	—	—
Payment institutions	—	7	9	5
Reported to Directorate General of the Treasury and Financial Policy	33	70	71	24
Reported to regional government	17	18	23	23
Authorised (c)	—	—	—	34

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.

c From 14 April 2013, the power to authorise amendments to the articles of association of credit institutions is transferred from the General Secretariat of the Treasury and Financial Policy to the Banco de España in accordance with the changes introduced in the relevant regulations by Royal Decree 256/2013. This legislation incorporates into the regulations governing credit institutions the European Banking Authority's guidelines dated 22 November 2012 on the assessment of the suitability of members of the management body and key function holders.

