

ANNEX 4 FINANCIAL AND STATISTICAL INFORMATION ON CREDIT INSTITUTIONS
AND THEIR CONSOLIDATED GROUPS

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Methodological note on the statistical information on credit institutions,¹ consolidated groups and their categories

The information in Annex 4 of this Report is of a statistical nature. It is obtained by aggregating, in accordance with the criteria set out below, the data contained in the statements that credit institutions (CIs) send to the Banco de España.

In 2014 institutions can be divided, from the standpoint of their legal nature, into the following categories: the Official Credit Institute (ICO), commercial banks and savings banks, and credit cooperatives. In turn, commercial banks and savings banks can be divided into three sub-categories: domestic commercial banks and savings banks, subsidiaries of foreign banks and branches of foreign banks.

The information included in this Annex relates, on the one hand, to individual credit institutions and, on the other, to their consolidated groups (CGs). As a general rule, except when expressly indicated otherwise, CGs are groups that include, in addition to the parent institution (or, in the absence thereof, the reporting institution), one or more fully or proportionally consolidated financial institutions. The information on CGs also includes individual CIs with direct financial activity (DFA) that do not form part of a consolidated group.

Since 2010, and as a consequence of the restructuring and reorganisation of the Spanish financial system, there have been significant changes at CIs, especially among domestic commercial banks and savings banks. The most significant change was the emergence of a group of savings banks that ceased to engage directly in their traditional financial activity, having transferred their financial business to commercial banks specially set up for the purpose. Accordingly, CIs were divided into two groups: credit institutions with direct financial activity (CIs with DFA) and credit institutions without direct financial activity (CIs without DFA). Subsequently, the latter group of savings banks commenced their transformation into special foundations, a process which by end-2014 was virtually complete.²

The above-mentioned transfer of financial activity by most savings banks is the reason why the former categories of domestic commercial banks and savings banks have been merged into a single category.³

The balance sheet, income statement and solvency data refer to *credit institutions with direct financial activity* and do not include the ICO.⁴ Also, unless expressly indicated otherwise, the data provided⁵ in the Report on Banking Supervision relate to the total busi-

¹ Up to 31 December 2013, Spain's *establecimientos financieros de crédito (EFC)* were considered specialised credit institutions (SCIs). However, upon the entry into force on 1 January 2014 of Royal Decree-Law 14/2013 of 29 November 2013 on urgent measures to adapt Spanish law to EU law on supervision and solvency of financial institutions, they ceased to be considered credit institutions and are now known as specialised lending institutions (SLIs). In consequence, the balance sheet, income statement and solvency data in Annex 4 of this Report for the period 2011-2014 do not include these entities.

² These transformations began in November 2011 (Royal Decree-Law 11/2010 of 9 July 2010, repealed by Law 26/2013 of 27 December 2013 on savings banks and bank foundations). As at 31 December 2014 only three savings banks remained to be transformed (Caja de Ahorros de Murcia, Caja de Ahorros y Monte de Piedad de Baleares and Caja de Ahorros de Guipúzcoa y San Sebastián).

³ By end-2014 only two small savings banks continued to conduct their financial activity directly: Caja de Ahorros y Monte de Piedad de Ontinyent and Colonya-Caixa d'Estalvis de Pollença.

⁴ The ICO is included in Table A.4.1 Registered credit institutions, consolidated groups and mixed groups.

⁵ The data in this Annex may differ from those contained in other Banco de España publications, such as the *Financial Stability Report*, the *Boletín Estadístico* or the *Annual Report* where, for reasons of comparability or analytical purpose, it may be considered more appropriate to use a different scope as regards the activity considered

ness of individual institutions and their consolidated groups. With just a few exceptions, the time horizon used is four years. In relation to the balance sheet, income statement and solvency data, the treatment given, for the purposes of statistical comparability, to the set of institutions included in each year of the time period considered is described below.

In general, the information contained in the tables of Annex 4 of this Report relates to the *individual CIs with DFA and CGs existing as at each date* to which each table refers. Accordingly, the composition of the different categories and classifications for which data are given varies, or may vary, from one year to another.

As an *exception* to this general rule, tables with information relating to the *income statements* of individual CIs and their CGs, which give data on the last four years, include information on CIs and CGs that were *active at some point in 2014*, so the institutions considered in each of the classifications and categories offered are the same throughout the period considered. In addition, the results of institutions that ceased to exist at some point during the last year considered are included in the category to which the institutions that have taken them over belong.

CLASSIFICATION CRITERIA
FOR INDIVIDUAL INSTITUTIONS
AND CONSOLIDATED GROUPS

The data offered for CIs and CGs are categorised by various criteria: by type of institution as described above, by size (CIs and CGs) and by the nationality of the institution or parent of the consolidated group (CIs and CGs).

Size of CIs and CGs

Individual institutions and consolidated groups are classified, with respect to balance sheet data and results, by volume of average total assets (ATAs).

It was considered useful to categorise individual institutions and CGs with average total assets of more than €100 billion. This classification is based on year-end data for the balance sheet figures and on the previous year's data for results. In 2014 the largest commercial banks and savings banks category comprises the following individual institutions: Banco Popular, Banco Sabadell, BBVA, CaixaBank, Santander and Bankia. These same institutions are, in turn, the parent institutions of the six CGs with average total assets of more than €100 billion, save in the case of Bankia whose parent institution is Banco Financiero y de Ahorro.

Nationality

In the case of individual institutions, the commercial banks and savings banks category is divided into three sub-categories: domestic institutions, subsidiaries of foreign banks and branches of foreign banks. Consolidated groups are classified by the nature and nationality of the parent institution, i.e., their classification depends on whether the parent institution is a credit institution, the type of credit institution it is, and its nationality.

(total business/business in Spain) or different data treatment (as, for instance, in the income statement data where the institutions considered in each of the classifications and categories are the same throughout the period considered, i.e., those existing at some point in 2014).

REGISTERED CREDIT INSTITUTIONS, CONSOLIDATED GROUPS AND MIXED GROUPS

TABLE A.4.1

Year-end data

Number	2011	2012	2013	2014
CREDIT INSTITUTIONS REGISTERED IN SPAIN (a)	336	312	292	227
ICO	1	1	1	1
Credit institutions with direct financial activity (b)	306	286	275	223
Commercial banks and savings banks	171	162	160	158
<i>Of which: FROB commercial banks and savings banks</i>	5	6	5	3
Domestic banks	58	54	49	46
Savings banks with direct financial activity	6	2	2	2
Foreign-controlled subsidiaries	21	21	23	24
Foreign-controlled branches	86	85	86	86
Credit cooperatives	76	70	67	65
<i>Of which: Heads of credit cooperative IPSs</i>	4	3	3	1
<i>Of which: Cooperatives participating in IPSs</i>	26	28	25	24 (c)
Specialised lending institutions (a)	59	54	48	47
Savings banks without direct financial activity	29	25	16	3
MEMORANDUM ITEMS				
Mergers and acquisitions (d)	6 (10)	11 (16)	8 (11)	8 (8)
Between banks	2 (2)	5 (5)	4 (5)	4 (4)
Between saving banks	—	—	—	—
Between credit cooperatives	4 (8)	4 (9)	1 (3)	2 (2)
Between SLIs	—	—	1 (1)	—
SLIs acquired by/merged with credit institutions	—	2 (2)	2 (2)	2 (2)
CONSOLIDATED GROUPS EXISTING AT YEAR-END (e)	67	62	57	62
Parent credit institution (f)	59	55	50	51
Spanish credit institutions (f)	46	40	37	35
Non-FROB commercial banks and savings banks	24	19	18	19
FROB commercial banks and savings banks	5	5	3	2
Credit cooperatives	16	15	15	14
Specialised lending institutions (f)	1	1	1	(f)
Foreign credit institutions	13	15	13	16
Other consolidated groups (f)	8	7	7	11
Spanish parent (f)	4	4	4	6 (f)
Foreign parent	4	3	3	5
MIXED GROUPS AND FINANCIAL CONGLOMERATES	23	18	17	17
Supervised by Banco de España	22	17	16	17
Supervised by DGS including CIs	1	1	1	(f)
MEMORANDUM ITEM				
Bank offices abroad	12,623	12,922	13,161	14,212

SOURCE: Banco de España. Data available at 16 April 2015.

- a** In 2010, 2011 and 2012 the total number of CIs recorded includes specialised lending institutions. The entry into force on 1 January 2014 of Royal Decree-Law 14/2013 of 29 November 2013 abolished the credit institution status of SLIs, so the total number of CIs recorded in 2014 does not include the 47 SLIs existing at end-2014.
- b** The information in the rest of annex 4 relates to credit institutions, i.e. commercial banks, savings banks and credit cooperatives (see methodological note in Annex 4) with direct financial activity (CIs with DFI), so the ICO, SLIs and savings banks without direct financial activity are excluded unless otherwise stated.
- c** Of these, 19 credit cooperatives participate in an IPS headed by a Spanish bank.
- d** The figures in brackets are the number of institutions which have merged or been acquired.
- e** 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 Annex 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).
- f** In 2011, 2012 and 2013 the total number of CGs with a CI parent includes one CG whose parent is a SLI. As indicated in footnote a), in 2014 the CG with a SLI parent is not included under the heading Credit institution parent, but rather in Other consolidated groups.

SERVING EMPLOYEES, OPERATIONAL OFFICES, ATMs AND AGENTS OF CIs WITH DFA (a)

TABLE A.4.2

Falta subtítulo, véase castellano

Falta texto

	Active institutions (b)	Serving employees			Operational offices	ATMs	Cards (000)	Point-of-sale terminals (000)	Agents	Employees per operational branch	Per 10,000 inhab. over 16 years old (c)				Cards per inhab. over 16 years old
		TOTAL	Of which: At offices	Hours worked (millions)							Serving employees	Operational offices	ATMs	Point-of-sale terminals	
TOTAL CREDIT INSTITUTIONS WITH DIRECT FINANCIAL ACTIVITY (a)															
2011	303	247,386	180,591	414	40,190	56,364	92,997	1,443	5,289	4.5	64.2	10.4	14.6	374.7	2.4
2012	283	235,974	172,850	385	38,207	54,143	89,025	1,442	5,127	4.5	61.6	10.0	14.1	376.4	2.3
2013	270	217,419	158,663	361	33,782	51,841	89,990	1,208	5,056	4.7	57.0	8.9	12.3	316.9	2.4
2014 (a)	219	202,783	150,577	335	31,876	46,449	61,015	890	4,957	4.7	52.6	8.3	12.1	231.0	1.6
TOTAL COMMERCIAL BANKS AND SAVINGS BANKS WITH DIRECT FINANCIAL ACTIVITY															
2011	171	222,314	163,483	373	35,025	51,231	71,129	1,332	5,149	4.7	57.2	9.0	13.2	342.5	1.8
2012	162	211,435	156,005	345	33,255	49,167	57,340	1,322	4,979	4.7	54.5	8.6	12.7	340.9	1.5
2013	159	193,870	142,713	323	29,071	47,070	57,359	1,056	4,880	4.9	50.3	7.5	12.2	274.0	1.5
2014	156	184,625	135,449	305	27,460	41,640	56,035	706	4,869	4.9	47.9	7.1	10.8	183.3	1.5
Domestic commercial banks and savings banks															
2011	63	205,667	157,145	344	33,714	49,916	63,108	1,319	4,094	4.7	52.9	8.7	12.8	339.3	1.6
2012	56	195,621	149,794	318	32,033	47,914	48,972	1,308	3,834	4.7	50.4	8.3	12.4	337.1	1.3
2013	51	178,116	136,383	297	27,848	45,801	47,961	1,041	3,683	4.9	46.2	7.2	11.9	270.1	1.2
2014	48	165,738	125,420	274	25,790	39,553	48,548	656	3,563	4.9	43.0	6.7	10.3	170.3	1.3
Foreign subsidiaries															
2011	21	9,885	5,260	17	1,094	1,226	6,164	12	916	4.8	2.5	0.3	0.3	3.2	0.2
2012	21	9,399	4,999	16	1,023	1,176	6,444	14	1,009	4.9	2.4	0.3	0.3	3.7	0.2
2013	23	9,169	5,055	14	1,028	1,137	7,165	15	1,060	4.9	2.4	0.3	0.3	3.8	0.2
2014	24	12,201	7,831	20	1,477	1,930	4,919	49	1,168	5.3	3.2	0.4	0.5	12.6	0.1
Foreign branches															
2011	87	6,762	1,078	11	217	89	1,857	0	139	5.0	1.7	0	0	0	0
2012	85	6,415	1,212	11	199	77	1,924	0	136	6.1	1.7	0.1	0	0	0
2013	85	6,585	1,275	11	195	132	2,233	0	137	6.5	1.7	0.1	0	0.1	0.1
2014	84	6,686	2,198	11	193	157	2,569	1	138	11.4	1.7	0.1	0	0.3	0.1
CREDIT COOPERATIVES															
2011	74	20,026	15,571	33	4,890	5,133	4,852	111	66	3.2	5.2	1.3	1.3	28.5	0.1
2012	68	19,737	15,517	32	4,732	4,976	4,854	120	72	3.3	5.1	1.2	1.3	31.1	0.1
2013	65	18,971	14,876	32	4,511	4,771	4,884	152	98	3.3	4.9	1.2	1.2	39.3	0.1
2014	63	18,158	15,128	30	4,416	4,809	4,979	184	88	3.4	4.7	1.1	1.2	47.8	0.1
SPECIALISED LENDING INSTITUTIONS (a)															
2011	58	5,046	1,537	8	275	0	17,016	0	74	5.6	1.3	0.1	0	0.1	0.4
2012	53	4,802	1,328	8	220	0	26,831	0	76	6.0	1.2	0.1	0	0.1	0.7
2013	46	4,578	1,074	7	200	0	27,747	0	78	5.4	1.2	0.1	0	0.1	0.7
2014	47	4,665	1,061	7	199	0	25,119	0	73	5.3	1.2	0.1	0	0.1	0.7

SOURCE: Banco de España. Data available at 16 April 2015.

a In 2011, 2012 and 2013 SLIs (then called SCIs) were classed as credit institutions. The entry into force on 1 January 2014 of Royal Decree-Law 14/2013 of 29 November 2013 abolished their credit institution status. Therefore the 2014 data on total CIs do not include SLIs.

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

c 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 the total business of CIs 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.4.3
Total business. Year-end data

€m and %

	2011	2012	2013	2014	Memorandum item: 2014		
					Structure		(% annual Δ)
					%	Change in pp	
BALANCE SHEET TOTAL	3,118,672	3,063,273	2,681,231	2,653,435	100.0	0.0	-1.0
ASSETS	3,118,672	3,063,273	2,681,231	2,653,435	100.0	0.0	-1.0
Cash and central banks	63,960	84,605	48,263	32,014	1.2	-0.6	-33.7
Loans and advances to credit institutions	276,343	300,610	226,772	183,035	6.9	-1.6	-19.3
<i>Of which: interbank</i>	<i>235,434</i>	<i>257,901</i>	<i>174,062</i>	<i>120,157</i>	<i>4.5</i>	<i>-2.0</i>	<i>-31.0</i>
Loans and advances to other debtors	1,792,292	1,576,424	1,404,219	1,380,877	52.0	-0.4	-1.7
Resident general government	87,077	100,666	80,088	98,451	3.7	0.7	22.9
Resident private sector	1,613,878	1,397,275	1,258,919	1,214,452	45.8	-1.2	-3.5
<i>Of which: commercial credit</i>	<i>44,442</i>	<i>36,182</i>	<i>28,627</i>	<i>30,937</i>	<i>1.2</i>	<i>0.1</i>	<i>8.1</i>
<i>Of which: secured by a mortgage</i>	<i>982,322</i>	<i>856,473</i>	<i>753,856</i>	<i>704,994</i>	<i>26.6</i>	<i>-1.5</i>	<i>-6.5</i>
Non-residents	91,337	78,483	65,213	67,975	2.6	0.2	4.2
Debt securities	413,765	499,617	481,155	491,737	18.5	0.6	2.2
Other equity instruments	29,331	25,120	28,680	32,806	1.2	0.1	14.4
Trading derivatives	166,642	194,873	121,563	142,677	5.4	0.9	17.4
Other financial assets	46,633	50,071	35,802	41,423	1.6	0.3	15.7
Hedging derivatives	40,782	34,103	20,878	22,071	0.8	0.0	5.7
Investments	154,865	147,004	154,464	168,163	6.3	0.5	8.9
Insurance contracts linked to pensions	9,079	7,136	6,821	7,767	0.3	0.0	13.9
Fixed assets	25,618	22,034	20,572	20,010	0.8	0.0	-2.7
Tax assets	37,219	58,293	65,866	66,082	2.5	0.0	0.3
Other assets	62,143	63,383	66,176	64,772	2.4	-0.1	-2.1
LIABILITIES	2,931,506	2,898,561	2,480,260	2,432,657	91.7	-0.8	-1.9
Central banks	189,316	365,288	194,459	165,166	6.2	-1.1	-15.1
Deposits from credit institutions	464,287	416,608	369,746	339,655	12.8	-1.0	-8.1
Deposits from other creditors	1,452,121	1,393,984	1,384,555	1,392,617	52.5	0.9	0.6
Resident and non-resident general government	71,338	72,173	62,319	78,002	2.9	0.6	25.2
Resident private sector	1,302,635	1,261,657	1,264,684	1,250,748	47.1	-0.1	-1.1
Unadjusted overnight deposits	470,889	464,629	497,270	559,811	21.1	2.6	12.6
Current accounts	263,798	261,674	286,277	333,321	12.6	1.9	16.4
Savings accounts	203,016	199,135	206,557	222,012	8.4	0.7	7.5
Other deposits	4,075	3,820	4,436	4,478	0.2	0.0	0.9
Time deposits and redeemables at notice	786,106	757,557	729,773	651,579	24.6	-2.6	-10.7
Repos	31,847	27,031	29,023	30,592	1.2	0.1	5.4
Non-residents	78,148	60,154	57,552	63,868	2.4	0.3	11.0
Debt certificates including bonds	336,161	295,158	222,852	187,639	7.1	-1.2	-15.8
<i>Of which: mortgage securities (b)</i>	<i>241,439</i>	<i>295,581</i>	<i>247,631</i>	<i>208,587</i>	<i>7.9</i>	<i>-1.3</i>	<i>-15.8</i>
Trading derivatives	164,466	191,823	119,563	143,333	5.4	0.9	19.9
Subordinated liabilities	85,494	67,066	34,395	34,796	1.3	0.0	1.2
Other financial liabilities	30,616	35,429	29,667	35,273	1.3	0.2	18.9
Other liabilities	182,587	97,852	96,233	105,497	4.0	0.4	9.6
Provisions	26,459	35,353	28,791	28,680	1.1	0.0	-0.4
<i>Of which: provisions for pensions and similar</i>	<i>18,271</i>	<i>16,900</i>	<i>16,813</i>	<i>17,774</i>	<i>0.7</i>	<i>0.1</i>	<i>5.7</i>
EQUITY	187,166	164,713	200,971	220,778	8.3	0.8	9.9
Valuation adjustments	-4,243	-4,682	1,789	7,684	0.3	0.2	329.4
Own funds	191,409	169,395	199,181	213,094	8.0	0.6	7.0
<i>Of which: capital and reserves (including share premium)</i>	<i>194,344</i>	<i>231,068</i>	<i>188,491</i>	<i>202,181</i>	<i>7.6</i>	<i>0.6</i>	<i>7.3</i>
MEMORANDUM ITEMS							
Unadjusted earning financial assets	2,664,608	2,613,762	2,300,654	2,208,270	83.2	-2.6	-4.0
Unadjusted securities portfolio	624,585	724,654	726,995	751,609	28.3	1.2	3.4
Equity portfolio	211,733	220,203	246,040	261,191	9.8	0.6	6.2
Investments in the group	156,485	168,224	194,492	209,332	7.9	0.6	7.6
Other investments	25,916	26,859	22,868	19,052	0.7	-0.2	-16.7
Other equity securities	29,331	25,120	28,680	32,806	1.2	0.1	14.4
Contingent exposures	261,605	245,359	200,958	184,660	7.0	-0.5	-8.1
Variable-rate credit	1,456,381	1,332,810	1,185,462	1,126,875	42.5	-1.7	-4.9
Asset transfers	252,439	242,006	229,424	224,660	8.5	-0.1	-2.1
<i>Of which: securitised (c)</i>	<i>10,103</i>	<i>7,586</i>	<i>6,609</i>	<i>6,100</i>	<i>0.2</i>	<i>0.0</i>	<i>-7.7</i>
Total mortgage covered bonds issued (d)	375,702	411,017	340,136	284,834	10.7	-2.0	-16.3

SOURCE: Banco de España. Data available at 16 April 2015.

- a SLIs (called SCIs in 2011, 2012 and 2013) not included in any year (see methodological note in Annex 4).
- b This item almost entirely corresponds to mortgage covered bonds which are marketable securities. Accordingly, privately placed (and securitised) mortgage covered bonds are not included. Valuation adjustments are not included.
- c 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".
- d 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.

Total business. Data of existing institutions in December 2014

%

	Largest commercial banks and savings banks	Other commercial banks and savings banks					Credit cooperatives
		Total	Foreign subsidiaries	Of which			
				Branches			
				EU	Non-EU		
BALANCE SHEET TOTAL	66.2	28.9	4.8	3.7	0.2	5.0	
ASSETS	66.2	28.9	4.8	3.7	0.2	5.0	
Cash and central banks	79.1	17.4	3.1	1.8	0.2	3.5	
Loans and advances to credit institutions	41.6	52.4	4.3	14.9	1.0	6.0	
<i>Of which: interbank</i>	25.4	66.2	6.0	21.4	1.5	8.4	
Loans and advances to other debtors	65.6	28.4	5.7	3.7	0.2	6.0	
Resident general government	74.2	23.0	9.4	2.1	0.1	2.8	
Resident private sector	64.0	29.5	5.4	3.8	0.2	6.5	
<i>Of which: commercial credit</i>	70.9	22.2	4.3	4.3	0.4	6.8	
<i>Of which: secured by a mortgage</i>	60.8	31.5	5.7	1.8	0.0	7.7	
Non-residents	82.0	17.6	6.0	4.2	0.1	0.5	
Debt securities	60.3	34.3	5.9	1.8	0.0	5.4	
Other equity instruments	69.4	25.9	0.9	14.8	0.0	4.7	
Trading derivatives	95.4	4.3	0.4	0.9	0.1	0.2	
Other financial assets	86.1	12.3	3.0	2.6	0.1	1.5	
Hedging derivatives	77.6	20.6	2.4	0.4	0.0	1.7	
Investments	78.4	20.7	1.5	0.7	0.0	0.9	
Insurance contracts linked to pensions	89.2	10.8	3.1	0.3	0.0	0.0	
Fixed assets	52.4	36.6	4.7	1.2	0.0	11.0	
Tax assets	63.8	33.3	6.1	2.2	0.1	2.9	
Other assets	74.2	22.2	2.6	0.9	0.1	3.6	
LIABILITIES AND EQUITY	66.1	28.9	4.9	3.9	0.1	5.0	
Central banks	58.9	38.2	11.6	0.0	0.1	2.9	
Deposits from credit institutions	60.1	35.7	6.8	13.5	0.8	4.2	
Deposits from other creditors	62.8	30.3	4.7	3.2	0.0	6.9	
Resident and non-resident general government	77.8	18.6	4.6	0.2	0.0	3.6	
Resident private sector	61.0	31.6	4.6	3.4	0.0	7.4	
Unadjusted overnight deposits	60.5	32.3	5.3	6.1	0.1	7.2	
Current accounts	56.5	39.3	5.9	10.0	0.2	4.2	
Savings accounts	66.0	22.1	4.4	0.3	0.0	11.9	
Other deposits	83.0	15.0	2.7	3.8	0.5	2.0	
Time deposits and redeemables at notice	61.8	30.4	4.2	1.1	0.0	7.8	
Repos	59.4	38.9	2.3	3.9	0.0	1.7	
Non-residents	79.8	19.5	6.5	4.2	0.1	0.8	
Debt certificates including bonds	75.8	23.1	1.0	0.0	0.0	1.1	
<i>Of which: mortgage securities (a)</i>	76.4	20.4	5.3	0.0	0.0	3.2	
Trading derivatives	95.4	4.4	0.4	1.1	0.1	0.1	
Subordinated liabilities	90.4	9.1	2.2	0.0	0.0	0.4	
Other financial liabilities	70.1	26.7	2.6	3.8	0.1	3.1	
Other liabilities	70.3	27.1	5.3	0.8	0.0	2.6	
Provisions	72.8	25.6	4.4	1.6	0.1	1.6	
<i>Of which: provisions for pensions and similar</i>	89.3	10.4	3.3	0.1	0.0	0.3	
EQUITY	67.3	28.2	4.4	1.1	0.5	4.5	
Valuation adjustments	72.0	16.9	-6.2	0.8	0.0	11.1	
Own funds	67.1	28.6	4.8	1.1	0.6	4.3	
<i>Of which: capital and reserves</i>	68.0	27.6	4.4	0.9	0.6	4.3	
MEMORANDUM ITEMS:							
Unadjusted earning financial assets	62.7	31.5	5.5	4.1	0.2	5.7	
Unadjusted securities portfolio	63.7	32.3	4.8	2.2	0.0	4.0	
Equity portfolio	70.3	28.2	2.6	3.0	0.0	1.5	
Investments in the group	69.1	29.9	3.1	1.5	0.0	1.0	
Other investments	85.2	14.3	0.5	0.0	0.0	0.5	
Other equity securities	69.4	25.9	0.9	14.8	0.0	4.7	
Contingent exposures and liabilities	79.6	17.9	3.3	6.9	0.4	2.5	
Variable-rate credit	63.8	29.5	6.0	3.1	0.2	6.7	
Asset transfers	58.7	35.9	8.2	3.3	0.0	5.4	
<i>Of which: securitised (b)</i>	63.9	28.9	0.2	0.0	0.0	7.2	
Total mortgage covered bonds issued (c)	66.9	29.4	5.5	0.0	0.0	3.7	

SOURCE: Banco de España. Data available at 16 April 2015.

- 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".
- 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 (a)

TABLE A.4.5

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

%

	2011	2012	2013	2014
LENDING TO BUSINESS	53.5	50.4	48.3	47.8
Goods	14.9	14.3	13.5	13.1
Agriculture, fishing and extractive industries	1.5	1.6	1.6	1.6
Manufacturing	5.2	5.4	5.4	5.2
Energy and electricity	2.5	2.5	2.3	2.7
Construction	5.6	4.8	4.2	3.6
Services	38.6	36.1	34.8	34.7
Commerce, repairs and hotels and restaurants	6.5	7.0	7.3	7.3
Transport and communications	2.4	2.6	2.6	2.2
Real estate development	17.4	14.6	12.8	11.4
Financial intermediation	5.2	4.4	4.2	5.7
Other services	7.0	7.4	8.0	8.1
LENDING TO HOUSEHOLDS	45.4	48.3	50.7	51.0
Housing (purchase and refurbishing)	38.1	41.1	43.5	43.6
Consumer credit	1.8	1.7	1.5	1.7
Other purposes	5.5	5.5	5.8	5.8
OTHER	1.1	1.3	1.0	0.5

SOURCE: Banco de España. Data available at 16 April 2015.

a SLIs (called SCIs in 2011, 2012 and 2013) not included in any year (see methodological note in Annex 4).

BREAKDOWN OF CHANGES IN OWN FUNDS, IMPAIRMENT ALLOWANCES AND WRITTEN-OFF
TABLE A.4.6
ASSETS OF CREDIT INSTITUTIONS WITH DFA (a)
Data of existing institutions at each year-end

€m

	2011	2012	2013	2014
DETAIL OF OWN FUNDS (b)				
Prior year balance	174,449	191,409	169,395	199,181
Total revenue and expenses recognised	-8,244	-67,373	8,369	11,845
Increase (decrease) in capital / endowment fund	53,272	47,374	8,671	7,939
Conversion of liabilities into own funds and other capital instrument increases	6,638	5,830	17,314	330
Distribution of dividends	-6,231	-4,210	-2,151	-3,117
Other increases (decreases) in equity	-28,475	-3,635	-2,418	-3,061
<i>Of which: due to mergers, acquisitions and creation of IPSs and spin-off of CIs without DFA</i>	-25,619	-6,503	-5,412	-413
Final balance	191,409	169,395	199,181	213,118
IMPAIRMENT ALLOWANCES. LOANS (c)				
Prior year balance	68,634	84,599	120,876	109,617
Movements reflected in income statement	22,432	79,122	20,951	12,634
Other movements	8,265	264	-6,146	-4,027
Balances used	-14,732	-43,109	-26,064	-21,900
Final balance	84,599	120,876	109,617	96,323
MOVEMENT IN THE WRITTEN-OFF ASSETS ACCOUNT (d)				
Prior year balance	45,521	53,220	60,791	70,479
Additions charged to impairment allowances	14,970	43,369	26,035	17,738
Additions charged directly to income	1,911	2,958	2,854	2,790
Past-due income receivable	1,826	2,936	2,621	3,219
Other	1,090	2,988	6,141	2,072
Total additions	19,797	52,251	37,651	25,820
Total reductions	-12,122	-44,676	-27,943	-22,407
Net change due to exchange differences	24	-4	-20	34
Final balance	53,220	60,791	70,479	73,926

SOURCE: Banco de España. Data available at 16 April 2015.

- a** SLIs (called SCIs in 2011, 2012 and 2013) not included in any year (see methodological note in Annex 4).
b Data from the statement of changes in equity. Confidential return A1.
c Data from breakdown of movements in impairment allowances. Confidential return T14.
d Data from movement of the written-off assets account during the current year. Confidential return T10.7.

BREAKDOWN OF THE INCOME STATEMENT FOR CREDIT INSTITUTIONS WITH DFA (a)
TABLE A.4.7
Data of institutions active at some time during 2014

€m and %

	Amount				% of ATA				% annual Δ			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Financial income	85,328	82,655	65,586	55,373	2.77	2.62	2.26	2.07	9.0	-3.1	-20.7	-15.6
Financial cost	-54,498	-48,489	-38,104	-27,709	-1.77	-1.54	-1.31	-1.03	26.7	-11.0	-21.4	-27.3
NET INTEREST INCOME (NII)	30,830	34,166	27,482	27,663	1.00	1.08	0.95	1.03	-12.5	10.8	-19.6	0.7
Return on equity instruments	12,034	13,984	7,973	9,921	0.39	0.44	0.28	0.37	0.1	16.2	-43.0	24.4
Non-interest income	15,119	12,472	20,627	18,878	0.49	0.40	0.71	0.70	-13.8	-17.5	65.4	-8.5
Fees and commissions (net)	12,177	11,816	11,248	11,594	0.39	0.38	0.39	0.43	-1.7	-3.0	-4.8	3.1
Collection and payment service (net)	5,180	5,195	4,660	4,199	0.17	0.16	0.16	0.16	-2.7	0.3	-10.3	-9.9
Securities service (revenue)	1,417	1,234	1,209	1,498	0.05	0.04	0.04	0.06	8.7	-12.9	-2.1	23.9
Marketing of non-banking products (revenue)	3,170	3,068	3,404	3,868	0.10	0.10	0.12	0.14	-1.2	-3.2	10.9	13.6
Contingent exposures and commitments (net)	1,792	1,844	1,750	1,676	0.06	0.06	0.06	0.06	2.4	2.9	-5.1	-4.2
Exchange of foreign currencies and banknotes (revenue)	56	61	58	57	0.00	0.00	0.00	0.00	9.9	10.1	-4.9	-2.1
Other fees and commissions (net)	563	414	167	296	0.02	0.01	0.01	0.01	-24.3	-26.5	-59.7	77.5
Income on financial assets and liabilities (net)	3,247	3,359	10,409	8,788	0.11	0.11	0.36	0.33	-26.2	3.4	209.9	-15.6
Held for trading	2,016	1,129	1,528	737	0.07	0.04	0.05	0.03	94.6	-44.0	35.3	-51.8
Other financial instruments at fair value	-11	70	162	112	0.00	0.00	0.01	0.00			131.9	-30.8
Other income on financial assets and liabilities	1,242	2,160	8,719	7,939	0.04	0.07	0.30	0.30	-62.4	73.8	303.7	-8.9
Exchange differences (net)	-104	-632	704	-99	0.00	-0.02	0.02	0.00	—	505.8	—	—
Other operating income (net)	-200	-2,071	-1,734	-1,405	-0.01	-0.07	-0.06	-0.05	—	933.1	-16.2	-19.0
GROSS INCOME (GI)	57,983	60,621	56,083	56,462	1.88	1.92	1.93	2.11	-10.5	4.5	-7.5	0.7
Administrative expenses	-26,926	-25,796	-24,941	-24,546	-0.87	-0.82	-0.86	-0.92	-2.4	-4.2	-3.3	-1.6
Personnel expenses	-17,264	-16,182	-15,341	-14,624	-0.56	-0.51	-0.53	-0.55	-3.6	-6.3	-5.2	-4.7
Other general expenses	-9,662	-9,614	-9,600	-9,922	-0.31	-0.31	-0.33	-0.37	-0.3	-0.5	-0.1	3.4
Amortisation	-2,105	-2,087	-2,217	-2,030	-0.07	-0.07	-0.08	-0.08	-6.7	-0.8	6.2	-8.5
Provisioning expenses (net)	-1,794	-7,174	-2,063	-1,870	-0.06	-0.23	-0.07	-0.07	-54.7	299.8	-71.2	-9.3
Impairment losses on financial assets (net)	-23,409	-84,837	-21,939	-14,780	-0.76	-2.69	-0.76	-0.55	32.2	262.4	-74.1	-32.6
Loans and receivables	-22,291	-77,138	-21,436	-14,447	-0.72	-2.45	-0.74	-0.54	33.4	246.0	-72.2	-32.6
Other financial instruments not measured at fair value	-1,118	-7,699	-503	-334	-0.04	-0.24	-0.02	-0.01	12.1	588.7	-93.5	-33.7
NET OPERATING PROFIT (NOP)	3,749	-59,273	4,923	13,236	0.12	-1.88	0.17	0.49	-71.7	—	—	168.9
Impairment losses on other assets (net)	-16,882	-25,737	-4,317	-1,364	-0.55	-0.82	-0.15	-0.05	250.3	52.4	-83.2	-68.4
Goodwill and other intangible assets	-46	-170	-60	-135	0.00	-0.01	0.00	-0.01	-34.8	265.1	-64.7	125.6
Other	-16,836	-25,567	-4,257	-1,229	-0.55	-0.81	-0.15	-0.05	254.6	51.9	-83.4	-71.1
Other income (net)	842	2,705	3,375	1,654	0.03	0.09	0.12	0.06	-56.2	221.2	24.8	-51.0
Other gains	1,844	3,848	3,519	2,783	0.06	0.12	0.12	0.10	-31.7	108.7	-8.6	-20.9
Other losses	-1,002	-2,077	-2,432	-1,129	-0.03	-0.07	-0.08	-0.04	28.8	107.3	17.1	-53.6
PROFIT BEFORE TAX (PBT)	-12,291	-82,305	3,982	13,526	-0.40	-2.61	0.14	0.50	—	569.6	—	239.7
Income tax	2,939	13,318	4,476	-1,809	0.10	0.42	0.15	-0.07	—	353.1	-66.4	—
Mandatory transfer to welfare funds (b)	-21	-14	-25	-42	0.00	0.00	0.00	0.00	-29.2	-34.8	80.9	68.0
PROFIT FOR THE PERIOD	-9,373	-69,001	8,433	11,675	-0.30	-2.19	0.29	0.44	—	636.1	—	38.4
MEMORANDUM ITEMS:												
Average total assets (ATA)	3,085,054	3,150,351	2,898,524	2,678,725	100.00	100.00	100.00	100.00	-1.0	2.1	-8.0	-7.6
Average own funds (c)	193,805	192,607	186,401	206,757	6.28	6.11	6.43	7.72	5.1	-0.6	-3.2	10.9
Net interest income due to the excess of EFAs over IBFLs (d)	522.0	547.0	1,333.0	1,297.0	0.02	0.02	0.05	0.05	-51.8	4.7	143.8	-2.7
Average return on earning financial assets (EFAs)					3.19	3.09	2.65	2.44				
Average cost of interest-bearing financial liabilities (IBFLs)					2.05	1.82	1.57	1.25				
Efficiency ratio (e)					50.07	46.00	48.43	47.07				
Return on average equity (ROE) (c)					-4.84	-35.82	4.52	5.65				
Provisioning for credit risk in the year:												
Specific allowances or provisions	-26,477	-88,451	-22,230	-12,302	-0.86	-2.81	-0.77	-0.46	16.2	234.1	-74.9	-44.7
General allowances or provisions	3,398	3,296	1,077	-145	0.11	0.10	0.04	-0.01	-41.1	-3.0	-67.3	
Net additions to country-risk allowances and provisions	12.0	29.0	-11.0	36.0	0.00	0.00	0.00	0.00	-46.8	136.6		

SOURCE: Banco de España. Data available at 16 April 2015.

- a SLIs (called SCIs in 2011, 2012 and 2013) not included in any year (see methodological note in Annex 4).
 b Only savings banks and credit cooperatives.
 c Includes own funds for accounting purposes excluding retained earnings; also included are declared dividends and remuneration, and valuation adjustments arising from exchange differences.
 d 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.
 e 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 (a)

TABLE A.4.8

Data of institutions active at some time during 2014

€m and %

	Amount				% of ATA				% annual Δ			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
NET INTEREST INCOME (NII):												
Total credit institutions with DFA	30,830	34,166	27,482	27,663	1.00	1.08	0.95	1.03	-12.5	10.8	-19.6	0.7
Largest commercial banks and savings banks	19,470	20,777	15,811	16,430	0.98	1.03	0.85	0.95	-13.4	6.7	-23.9	3.9
Other commercial banks and savings banks	9,536	11,077	9,480	9,140	0.97	1.11	1.05	1.12	-12.2	16.2	-14.4	-3.6
Credit cooperatives	1,824	2,311	2,191	2,092	1.48	1.73	1.60	1.55	-3.3	26.7	-5.2	-4.5
GROSS INCOME (GI):												
Total credit institutions with DFA	57,983	60,621	56,083	56,462	1.88	1.92	1.93	2.11	-10.5	4.6	-7.5	0.7
Largest commercial banks and savings banks	39,491	41,367	34,909	36,675	1.99	2.05	1.87	2.12	-10.4	4.8	-15.6	5.1
Other commercial banks and savings banks	15,812	16,101	17,885	16,209	1.62	1.61	1.99	1.99	-12.3	1.8	11.1	-9.4
Credit cooperatives	2,680	3,154	3,289	3,578	2.18	2.37	2.41	2.65	0.6	17.7	4.3	8.8
NET OPERATING PROFIT (NOP):												
Total credit institutions with DFA	3,749	-59,273	4,923	13,236	0.12	-1.88	0.17	0.49	-71.7	-	-	169
Largest commercial banks and savings banks	2,482	-27,281	2,937	8,870	0.13	-1.35	0.16	0.51	-79.0	-	-	202
Other commercial banks and savings banks	785	-29,911	1,192	3,737	0.08	-3.00	0.13	0.46	-20.0	-	-	214
Credit cooperatives	482	-2,081	795	630	0.39	-1.56	0.58	0.47	9.2	-	-	-21
PROFIT BEFORE TAX (PBT):												
Total credit institutions with DFA	-12,291	-82,305	3,982	13,526	-0.40	-2.61	0.14	0.50	-	569.6	-	240
Largest commercial banks and savings banks	-4,593	-31,176	2,375	6,175	-0.23	-1.54	0.13	0.36	-	578.8	-	160
Other commercial banks and savings banks	-7,936	-48,436	1,226	6,821	-0.81	-4.86	0.14	0.84	5,600.8	510.3	-	456
Credit cooperatives	238	-2,693	381	530	0.19	-2.02	0.28	0.39	-29.4	-	-	39.2
PROFIT FOR THE PERIOD:												
Total credit institutions with DFA	-9,373	-69,001	8,433	11,675	-0.30	-2.19	0.29	0.44	-	636.1	-	38.4
Largest commercial banks and savings banks	-1,096	-24,266	3,926	5,575	-0.06	-1.20	0.21	0.32	-	2114	-	42
Other commercial banks and savings banks	-8,532	-42,807	4,155	5,647	-0.87	-4.29	0.46	0.69	-	402	-	35.9
Credit cooperatives	255	-1,927	352	453	0.21	-1.45	0.26	0.33	-18.1	-	-	28.8
MEMORANDUM ITEMS:												
AVERAGE TOTAL ASSETS (ATA):												
Total credit institutions with DFA	3,085,054	3,150,351	2,898,524	2,678,725	100.0	100.0	100.0	100.0	-1.0	2.1	-8.0	-7.6
Largest commercial banks and savings banks	1,983,410	2,020,032	1,861,996	1,730,605	64.29	64.12	64.24	64.61	-2.3	1.8	-7.8	-7.1
Other commercial banks and savings banks	978,842	997,057	899,808	812,896	31.73	31.65	31.04	30.35	1.5	1.9	-9.8	-9.7
Credit cooperatives	122,802	133,262	136,720	135,225	3.98	4.23	4.72	5.05	1.4	8.5	2.6	-1.1

SOURCE: Banco de España. Data available at 16 April 2015.

a SLIs (called SCIs in 2011, 2012 and 2013) not included in any year (see methodological note in Annex 4).

ACTIVITY OF CONSOLIDATED GROUPS OF CREDIT INSTITUTIONS (a)

TABLE A.4.9

Data of existing groups at each year-end

€m and %

	2011	2012	2013	2014	Memorandum item: 2014					
					Structure		% annual Δ	Of which: business in Spain		
					%	Change in pp		%	Change in pp	% annual Δ
BALANCE SHEET TOTAL	3,891,922	3,867,253	3,472,362	3,578,959	100.0	0.0	3.1	66.6	-2.9	-1.2
ASSETS	3,891,922	3,867,253	3,472,362	3,578,959	100.0	0.0	3.1	66.6	-2.9	-1.2
Cash and central banks	154,181	183,045	141,020	119,488	3.3	-0.8	-15.3	21.4	-6.6	-35.2
Loans and advances to credit institutions	196,153	237,032	183,756	170,916	4.8	-0.5	-7.0	85.4	5.3	-0.9
Loans and advances to other debtors	2,384,727	2,180,172	2,002,436	2,039,393	57.0	-0.7	1.8	63.5	-3.4	-3.3
Debt securities	496,472	574,350	562,006	619,941	17.3	1.1	10.3	74.0	-5.1	3.2
Investments	50,210	47,692	41,111	37,976	1.1	-0.1	-7.6	89.5	-2.0	-9.6
Tangible assets	48,398	43,673	45,298	49,619	1.4	0.1	9.5	66.4	-10.1	-4.9
Other assets	561,781	601,289	496,734	541,627	15.1	0.8	9.0	72.5	-2.4	5.5
<i>Of which: consolidated goodwill</i>	<i>33,204</i>	<i>32,363</i>	<i>30,554</i>	<i>34,654</i>	<i>1.0</i>	<i>0.1</i>	<i>13.4</i>	<i>3.5</i>	<i>0.2</i>	<i>21.3</i>
LIABILITIES AND EQUITY	3,668,889	3,652,141	3,240,057	3,322,226	92.8	-0.5	2.5	68.9	-3.3	-2.1
Central banks	207,434	381,181	215,501	187,253	5.2	-1.0	-13.1	86.4	-3.3	-16.3
Deposits from credit institutions	469,863	424,240	383,612	383,437	10.7	-0.3	0.0	76.3	-4.7	-5.9
Deposits from other creditors	1,878,237	1,829,978	1,838,610	1,916,504	53.5	0.6	4.2	66.1	-2.3	0.8
Debt certificates including bonds	541,463	508,077	412,892	395,199	11.0	-0.9	-4.3	63.9	-6.6	-13.2
Subordinated liabilities	94,510	65,638	45,388	46,725	1.3	0.0	2.9	69.1	-0.8	1.9
Tax liabilities	17,419	18,909	15,661	20,202	0.6	0.1	29.0	50.5	-0.2	28.4
Other liabilities	427,310	388,013	292,632	336,904	9.4	1.0	15.1	33.4	5.5	37.6
Provisions	32,653	36,105	35,760	36,002	1.0	0.0	0.7	77.5	-1.0	-0.7
EQUITY	223,033	215,112	232,305	256,733	7.2	0.5	10.5	88.5	-3.1	6.8
Minority interest	22,638	18,141	26,838	26,563	0.7	-0.1	-1.0	61.2	3.4	4.9
Valuation adjustments	-11,374	-11,800	-16,785	-6,315	-0.2	0.3	-62.4	-111.4	-109.2	1788.4
Own funds	211,769	208,770	222,251	236,485	6.6	0.2	6.4	86.2	-2.4	3.5
<i>Of which: Capital and reserves (including share premium)</i>	<i>207,098</i>	<i>249,770</i>	<i>211,081</i>	<i>219,459</i>	<i>6.1</i>	<i>0.0</i>	<i>4.0</i>	<i>90.8</i>	<i>-2.0</i>	<i>1.7</i>
MEMORANDUM ITEMS:										
Interest-bearing financial liabilities	3,302,612	3,240,746	2,943,703	2,971,342	83.0	-1.8	0.9	68.9	-3.4	-3.9
Off-balance-sheet customer funds	685,451	718,788	683,738	18,544	0.5	-19.2	-97.3
<i>Of which: managed by the group</i>	<i>434,631</i>	<i>424,254</i>	<i>348,575</i>	<i>7,038</i>	<i>0.2</i>	<i>-9.8</i>	<i>-98.0</i>	<i>100.0</i>	<i>22.2</i>	<i>...</i>
Unadjusted securities portfolio	585,940	659,289	643,025	703,281	19.7	1.2	9.4	75.1	-5.5	1.9
<i>Of which: equity portfolio</i>	<i>90,180</i>	<i>85,599</i>	<i>81,242</i>	<i>84,390</i>	<i>2.4</i>	<i>0.1</i>	<i>3.9</i>	<i>83.6</i>	<i>-7.0</i>	<i>-4.1</i>
Investments in the group	12,119	13,137	16,160	14,625	0.4	-0.1	-9.5	86.8	-2.3	-11.9
Other investments	33,404	33,503	26,134	21,159	0.6	-0.2	-19.0	93.8	-2.2	-20.9
Other equity securities	44,657	38,959	38,948	48,606	1.4	0.3	24.8	78.2	-9.3	11.4

SOURCE: Banco de España. Data available at 16 April 2015.

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.4.10

Data of existing groups at each year-end

€m and %

	2011	2012	2013	2014	Memorandum item: 2014		
					Structure		% annual Δ
					%	Change in pp	
CONSOLIDATED BALANCE SHEET ABROAD	1,072,889	1,097,263	1,057,541	1,194,259	33.4	2.9	12.9
LOCAL BUSINESS:							
Financial assets	933,587	952,992	915,515	1,031,839	28.8	2.4	12.7
European Union	431,927	435,283	409,005	437,836	12.2	0.4	7.0
Latin America	334,791	353,138	339,722	382,030	10.7	0.9	12.5
Other	166,869	164,572	166,788	211,973	5.9	1.1	27.1
Financial liabilities	779,402	796,370	764,113	863,240	24.1	2.1	13.0
European Union	362,507	373,231	350,411	383,493	10.7	0.6	9.4
Latin America	275,104	288,003	282,056	302,562	8.5	0.4	7.3
Other	141,791	135,136	131,646	177,185	5.0	1.2	34.6
MEMORANDUM ITEMS:							
Funds managed (net asset value)	195,901	193,230	77,333	n.d	n.d	n.d	n.d
European Union	24,846	17,365	12,743	n.d	n.d	n.d	n.d
Latin America	168,759	174,228	63,837	n.d	n.d	n.d	n.d
Other	2,297	1,637	752	n.d	n.d	n.d	n.d
CIs abroad (number)	174	166	162	149			
Subsidiaries	119	110	109	97			
European Union	53	50	50	46			
Latin America	28	26	27	24			
Other	38	34	32	27			
Branches	55	56	53	52			
European Union	37	36	36	34			
Latin America	—	—	—	—			
Other	18	20	17	18			

SOURCE: Banco de España. Data available at 16 April 2015.

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

BREAKDOWN OF THE INCOME STATEMENT FOR CONSOLIDATED GROUPS (a)
TABLE A.4.11
Data of groups existing at some during 2014

€m and %

	Amount				% of ATA				% annual Δ			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Financial income	145,923	146,223	123,448	117,718	3.75	3.61	3.28	3.32	13.5	0.2	-15.6	-4.6
Financial cost	-79,300	-73,871	-59,989	-51,258	-2.04	-1.83	-1.59	-1.45	31.3	-6.8	-18.8	-14.6
NET INTEREST INCOME (NII)	66,623	72,352	63,459	66,460	1.71	1.79	1.69	1.88	-2.2	8.6	-12.3	4.7
Equity instruments	6,077	4,995	5,709	5,071	0.16	0.12	0.15	0.14	-9.3	-17.8	14.3	-11.2
Return on equity instruments	2,460	1,897	1,342	1,770	0.06	0.05	0.04	0.05	-20.8	-22.9	-29.2	31.9
Share of profit of entities accounted for using the equity method	3,616	3,098	4,366	3,300	0.09	0.08	0.12	0.09	0.6	-14.3	40.9	-24.4
Associate entities	1,664	1,246	1,340	910	0.04	0.03	0.04	0.03	5.2	-25.1	7.5	-32.0
Jointly controlled entities	502	567	529	518	0.01	0.01	0.01	0.01	10.8	12.9	-6.7	-2.0
Group entities	1,450	1,285	2,498	1,872	0.04	0.03	0.07	0.05	-6.9	-11.4	94.4	-25.1
Non-interest income	30,048	29,447	34,100	32,090	0.77	0.73	0.91	0.91	-5.1	-2.0	15.8	-5.9
Fees and commissions (net)	24,665	24,851	23,674	23,677	0.63	0.61	0.63	0.67	4.4	0.8	-4.7	0.0
Collection and payment service (revenue)	11,326	12,201	12,144	11,640	0.29	0.30	0.32	0.33	6.8	7.7	-0.5	-4.1
Securities service (revenue)	2,600	2,466	2,434	2,722	0.07	0.06	0.06	0.08	6.3	-5.2	-1.3	11.8
Marketing of non-banking products (revenue)	7,669	7,676	7,469	7,780	0.20	0.19	0.20	0.22	5.5	0.1	-2.7	4.2
Contingent exposures and commitments (revenue)	2,141	2,197	2,138	2,121	0.05	0.05	0.06	0.06	3.8	2.6	-2.7	-0.8
Exchange of foreign currencies and banknotes (revenue)	328	313	323	340	0.01	0.01	0.01	0.01	35.6	-4.4	3.1	5.2
Other fees and commissions (net)	600	-2	-835	-926	0.02	0.00	-0.02	-0.03	-39.9	-	48,482.7	10.9
Income on financial assets (net)	6,209	7,415	12,243	11,419	0.16	0.18	0.33	0.32	-11.8	19.4	65.1	-6.7
Held for trading	3,451	2,436	2,627	2,082	0.09	0.06	0.07	0.06	24.0	-29.4	7.9	-20.8
Other financial instruments at fair value	36	323	140	266	0.00	0.01	0.00	0.01	-69.1	792.1	-56.7	90.5
Other income on financial assets and liabilities	2,721	4,657	9,476	9,071	0.07	0.12	0.25	0.26	-34.3	71.1	103.5	-4.3
Exchange differences (net)	252	423	1,372	55	0.01	0.01	0.04	0.00	-81.1	67.7	224.7	-96.0
Other operating income (net)	-1,077	-3,242	-3,189	-3,062	-0.03	-0.08	-0.08	-0.09	237.8	200.9	-1.6	-4.0
GROSS INCOME (GI)	102,748	106,794	103,268	103,620	2.64	2.64	2.74	2.93	-3.6	3.9	-3.3	0.3
Administrative expenses	-47,867	-48,151	-46,855	-45,791	-1.23	-1.19	-1.24	-1.29	5.3	0.6	-2.7	-2.3
Personnel expenses	-29,728	-29,557	-28,752	-27,355	-0.76	-0.73	-0.76	-0.77	5.0	-0.6	-2.7	-4.9
Other general expenses	-18,139	-18,594	-18,103	-18,436	-0.47	-0.46	-0.48	-0.52	5.7	2.5	-2.6	1.8
Amortisation	-4,894	-5,080	-5,333	-5,109	-0.13	-0.13	-0.14	-0.14	1.6	3.8	5.0	-4.2
Provisioning expenses (net)	-4,182	-9,050	-4,974	-5,316	-0.11	-0.22	-0.13	-0.15	-11.6	116.4	-45.0	6.9
Impairment losses on financial assets (net)	-33,272	-91,915	-34,175	-26,988	-0.85	-2.27	-0.91	-0.76	20.3	176.3	-62.8	-21.0
Loans and receivables	-30,906	-87,972	-33,136	-26,518	-0.79	-2.17	-0.88	-0.75	16.7	184.6	-62.3	-20.0
Other financial instruments not measured at fair value	-2,366	-3,943	-1,039	-470	-0.06	-0.10	-0.03	-0.01	101.1	66.7	-73.6	-54.8
NET OPERATING PROFIT (NOP)	12,533	-47,402	11,931	20,417	0.32	-1.17	0.32	0.58	-47.5	-	-	71.1
Impairment losses on other assets (net)	-15,453	-20,204	-6,278	-4,248	-0.40	-0.50	-0.17	-0.12	200.1	30.7	-68.9	-32.3
Goodwill and other intangible assets	-2,765	-1,028	-159	-735	-0.07	-0.03	0.00	-0.02	838.7	-62.8	-84.6	363.8
Other	-12,687	-19,176	-6,119	-3,513	-0.33	-0.47	-0.16	-0.10	161.4	51.1	-68.1	-42.6
Other income (net)	3,664	-416	6,002	7,522	0.09	-0.01	0.16	0.21	21.3	-	-	25.3
Other gains	5,186	4,808	10,597	9,727	0.13	0.12	0.28	0.27	26.3	-7.3	120.4	-8.2
Other losses	-1,522	-5,224	-4,595	-2,205	-0.04	-0.13	-0.12	-0.06	40.1	243.2	-12.0	-52.0
PROFIT BEFORE TAX (PBT)	744	-68,022	11,655	23,690	0.02	-1.68	0.31	0.67	-96.6	-	-	103.3
Income tax	1,026	10,915	1,492	-5,050	0.03	0.27	0.04	-0.14	-	963.9	-86.3	-
Mandatory transfer to welfare funds	-20	-18	-25	-42	0.00	0.00	0.00	0.00	-37.2	-9.7	41.5	68.0
CONSOLIDATED PROFIT FOR THE PERIOD	1,750	-57,124	13,121	18,598	0.04	-1.41	0.35	0.53	-90.3	-	-	41.7
Attributed to the parent	1,691	-47,983	10,809	16,540	0.04	-1.19	0.29	0.47	-89.4	-	-	53.0
Attributed to minority interests	60	-9,141	2,312	2,058	0.00	-0.23	0.06	0.06	-97.0	-	-	-11.0
MEMORANDUM ITEMS:												
Average total assets (ATA)	3,896,094	4,045,973	3,765,036	3,540,449	100.00	100.00	100.00	100.00	0.1	3.8	-6.9	-6.0
Average own funds of the group (b)	216,215	214,034	222,958	218,320	5.55	5.29	5.92	6.17	-1.4	-1.0	4.2	-2.1
Net interest income due to the excess of EFAs over IBFLs (c)	2,750	4,322	4,160	4,046	0.07	0.11	0.11	0.11	12.1	57.2	-3.8	-2.7
Average return on earning financial assets (EFAs)					4.25	4.27	3.97	3.81				
Average cost of interest-bearing financial liabilities (IBFLs)					2.35	2.21	1.99	1.71				
Efficiency ratio (d)					51.35	49.84	50.54	49.12				
Return on average equity of the group (ROE) (e)					0.78	-22.42	4.85	7.58				

SOURCE: Banco de España. Data available at 16 April 2015.

- 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.4.12
Data of consolidated groups existing at some during 2014

€m and %

	Amount				% of ATA				% annual Δ			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
NET INTEREST INCOME (NII):												
Total consolidated groups	66,623	72,352	63,459	66,460	1.71	1.79	1.69	1.88	-2.3	8.6	-12.3	4.7
Largest CGs	54,167	58,440	52,029	55,531	1.93	1.99	1.86	2.06	-1.6	7.9	-11.0	6.7
Other CGs	12,456	13,912	11,430	10,929	1.14	1.25	1.18	1.29	-5.1	11.7	-17.8	-4.4
GROSS INCOME (GI):												
Total consolidated groups	102,748	106,794	103,268	103,620	2.64	2.64	2.74	2.93	-3.6	3.9	-3.3	0.3
Largest CGs	83,106	87,941	82,843	83,884	2.96	3.00	2.96	3.11	-2.8	5.8	-5.8	1.3
Other CGs	19,642	18,853	20,424	19,737	1.80	1.70	2.11	2.33	-6.7	-4.0	8.3	-3.4
NET OPERATING PROFIT (NOP):												
Total consolidated groups	12,533	-47,402	11,931	20,417	0.32	-1.17	0.32	0.58	-47.5	—	—	71.1
Largest CGs	11,135	-19,915	11,936	16,310	0.40	-0.68	0.43	0.61	-50.9	—	—	36.7
Other CGs	1,398	-27,487	-5	4,107	0.13	-2.48	0.00	0.49	19.8	—	-100.0	—
PROFIT BEFORE TAX (PBT):												
Total consolidated groups	744	-68,022	11,655	23,690	0.02	-1.68	0.31	0.67	-96.6	—	—	103.3
Largest CGs	2,866	-29,925	12,779	16,686	0.10	-1.02	0.46	0.62	-86.8	—	—	30.6
Other CGs	-2,122	-38,097	-1,124	7,004	-0.19	-3.43	-0.12	0.83	4,366.1	1,695.7	-97.1	—
CONSOLIDATED PROFIT FOR THE PERIOD:												
Total consolidated groups	1,750	-57,124	13,121	18,598	0.04	-1.41	0.35	0.53	-90.3	—	—	41.7
Largest CGs	2,881	-23,906	12,163	11,845	0.10	-0.81	0.44	0.44	-83.8	—	—	-2.6
Other CGs	-1,130	-33,218	958	6,753	-0.10	-2.99	0.10	0.80	—	2,839.1	—	604.9
MEMORANDUM ITEMS:												
AVERAGE TOTAL ASSETS (ATA):												
Total consolidated groups	3,896,094	4,045,973	3,765,036	3,540,449	100.0	100.0	100.0	100.0	0.1	3.9	-6.9	-6.0
Largest CGs	2,803,952	2,935,655	2,795,279	2,693,754	71.97	72.56	74.24	76.09	-1.1	4.7	-4.8	-3.6
Other CGs	1,092,141	1,110,318	969,757	846,695	28.03	27.44	25.76	23.91	3.4	1.7	-12.7	-12.7

SOURCE: Banco de España. Data available at 16 April 2015.

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.4.13
Data of groups existing at year-end

€m and %

	2014	
	Amount	Structure %
OWN FUNDS	225,757	100.0
Tier 1 capital	196,517	87.0
Common equity tier 1 capital	196,381	87.0
Eligible capital instruments and share premium	143,604	63.6
Reserves and similar items	75,804	33.6
<i>Of which: Eligible profit or loss</i>	11,673	5.2
Minority interests	15,450	6.8
Deductions	-70,827	-31.4
Transitional adjustments, transfer of excess of deduction and other	32,350	14.3
Additional tier 1 capital	136	0.1
Eligible capital instruments	10,177	4.5
Deductions	-113	-0.1
Transitional adjustments, transfer of excess of deduction and other	-9,927	-4.4
Tier 2 capital	29,240	13.0
Eligible capital instruments and subordinated loans	18,183	8.1
Eligible provisions (b)	8,277	3.7
Deductions	-15	0.0
Transitional adjustments, transfer of excess of deduction and other	2,795	1.2
SURPLUS/DEFICIT OF TOTAL CAPITAL	92,997	—
Total capital ratio (%)	13.6	—
SURPLUS/DEFICIT OF TIER 1 CAPITAL	96,947	—
Tier 1 capital ratio (%)	11.8	—
SURPLUS/DEFICIT OF COMMON EQUITY TIER 1 CAPITAL	121,703	—
Common equity tier 1 capital ratio (%)	11.8	—

SOURCE: Banco de España. Data available at 25 May 2015.

- a** The data refer to CGs which include individual CIs not belonging to any CG. Data and items in this table, unless otherwise stated, correspond to items of forms C 01.00 - OWN FUNDS (CA1) and C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3) of Commission Implementing Regulation (UE) No 680/2014. The changes in solvency regulations in 2014 resulting from the entry into force of Directive 2013/36/EU, Regulation (EU) No 575/2014 and the new supervisory reporting forms mean that the figures for 2014 are not comparable with those for previous years, so only the 2014 figures are shown.
- b** Comprising the amounts eligible as own funds of: (i) excess of provisions over expected losses under the IRB approach and (ii) general credit risk adjustments under the standardised approach.

Data of groups existing at year-end

€m and %

	2014		
	Amount	Structure %	Average RW (b)
CAPITAL REQUIREMENTS	132,760	100.0	—
Credit, counterparty credit and dilution risks and free deliveries (c)	113,699	85.6	42.2
Standardised approach (SA) (excluding securitisation positions)	66,903	50.4	45.2
Central governments or central banks and similar categories (d)	5,087	3.8	9.8
Institutions	2,009	1.5	26.1
Corporates	17,084	12.9	94.2
Retail	12,788	9.6	70.4
Secured by real estate	11,477	8.6	38.8
Exposures in default	5,700	4.3	107.1
Items associated with particular high risk	267	0.2	141.3
Other	12,492	9.4	73.7
Internal ratings-based (IRB) approach (excluding securitisation positions) (e)	45,590	34.3	38.1
Of which: Advanced IRB	33,511	25.2	32.0
Central governments and central banks	103	0.1	14.1
Institutions	2,745	2.1	18.1
Corporates	21,644	16.3	58.0
Of which: SMEs	4,859	3.7	50.5
Retail	13,058	9.8	22.7
Of which: SMEs	1,888	1.4	30.3
Of which: Secured by real estate, non-SME	8,005	6.0	17.8
Equity (f)	7,033	5.3	233.3
Other non credit-obligation assets	1,008	0.8	—
Risk exposure amount for contributions to the default fund of a central counterparty	69.3	0.1	—
Securitisation positions (g)	1,137	0.9	54.4
Standardised approach	869	0.7	59.5
IRB approach	268	0.2	43.6
Position, foreign exchange and commodities risk	5,255	4.0	—
Standardised approach	3,494	2.6	—
Of which: traded debt instruments	1,488	1.1	—
Of which: foreign exchange	1,858	1.4	—
Internal models	1,761	1.3	—
Operational risk	12,707	9.6	—
Basic indicator approach	2,022	1.5	—
Standardised and alternative standardised approaches	9,397	7.1	—
Advanced measurement approaches	1,288	1.0	—
Risk exposure amount for credit valuation adjustment (CVA)	671	0.5	25.0
Other risks	427	0.3	—

SOURCE: Banco de España. Data available at 25 May 2015.

- a The data refer to CGs which include individual CIs not belonging to any CG. Data and items in this table, unless otherwise stated, correspond to items of form C 02.00 - OWN FUNDS REQUIREMENTS (CA2) of Commission Implementing Regulation (UE) No 680/2014. The changes in solvency regulations in 2014 resulting from the entry into force of Directive 2013/36/EU, Regulation (EU) No 575/2014 and the new supervisory reporting forms mean that the figures for 2014 are not comparable with those for previous years, so only the 2014 figures are shown.
- b RW is the abbreviation of risk weight. Unless otherwise stated, the average risk weights in this table are calculated as the risk-weighted exposures divided by the exposure amounts reported in the related returns.
- c The average risk weight for this row is calculated excluding the component "Risk exposure amount for contributions to the default fund of a central counterparty", for which no figure is available. Footnotes (e) and (f) also apply here.
- d Comprising 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".
- e The average risk weight for this row is calculated excluding the component "Other non credit-obligation assets", the exposure amount of which is not available. Footnote (f) also applies here.
- f The average risk weight for this row is calculated excluding the component "Equity exposures subject to risk weights", the exposure value of which is not available. Since the component "Internal models approach" lacks an exposure value in the strict sense, the original exposure amount before applying the conversion factors was used.
- g The average risk weight for securitisation positions is calculated after taking into account various adjustments to risk-weighted exposures (infringement of due diligence provisions; maturity mismatches) and after the impact of limits on risk-weighted exposures.

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

TABLE A.4.15

Data of existing MGs and FCs at year-end

€m and %

	Amount				Structure %				% annual Δ			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Effective own funds	227,551	186,512	193,902	199,936	100.0	100.0	100.0	100.0	-3.1	-18.0	4.0	3.1
Credit institutions or groups	220,413	180,577	189,541	198,046	96.9	96.8	97.8	99.1	-3.1	-18.1	5.0	4.5
Insurance undertakings or groups	9,448	11,154	10,319	8,313	4.2	6.0	5.3	4.2	2.1	18.1	-7.5	-19.4
Deductions	-2,310	-5,219	-5,957	-6,423	-1.0	-2.8	-3.1	-3.2	22.7	125.9	14.2	7.8
Capital requirements	149,846	132,974	119,911	122,824	100.0	100.0	100.0	100.0	-5.4	-11.3	-9.8	2.4
Credit institutions or groups	145,814	128,937	115,944	119,430	97.3	97.0	96.7	97.2	-5.6	-11.6	-10.1	3.0
Insurance undertakings or groups	4,756	4,832	4,359	4,469	3.2	3.6	3.6	3.6	5.3	1.6	-9.8	2.5
Deductions	-724	-795	-391	-1,075	-0.5	-0.6	-0.3	-0.9	35.6	9.8	-50.8	174.8
Surplus or deficit	77,705	53,538	73,991	77,112	—	—	—	—	1.8	-31.1	38.2	4.2
Surplus or deficit of CGs	74,599	51,639	73,597	78,616	—	—	—	—	2.3	-30.8	42.5	6.8

SOURCE: Banco de España. Data available at 16 April 2015.

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