

cecabank

SERVICIOS FINANCIEROS

Spanish Banking System European Comparison

MMCG

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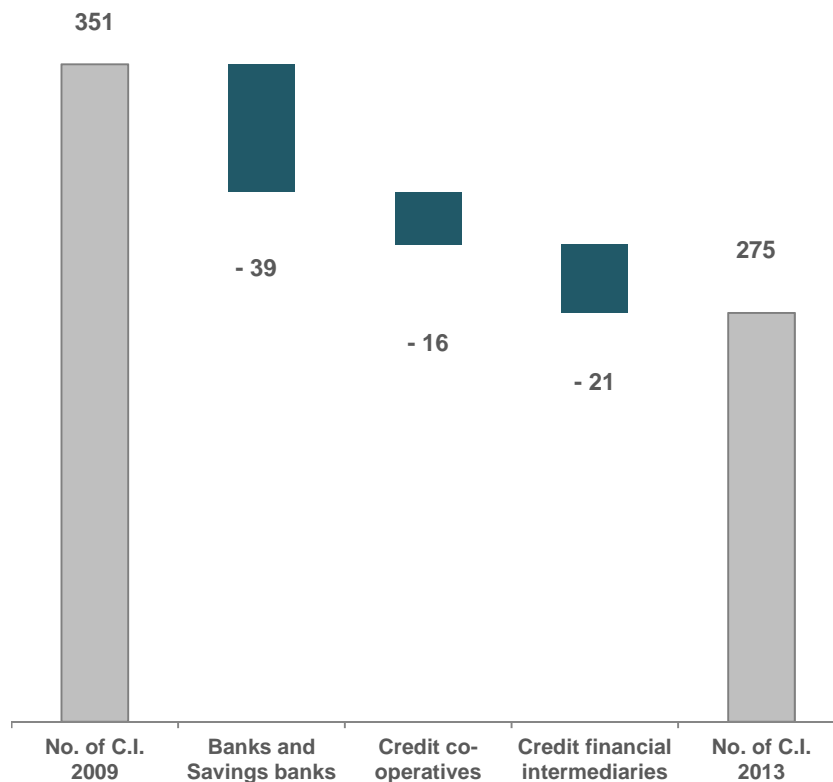
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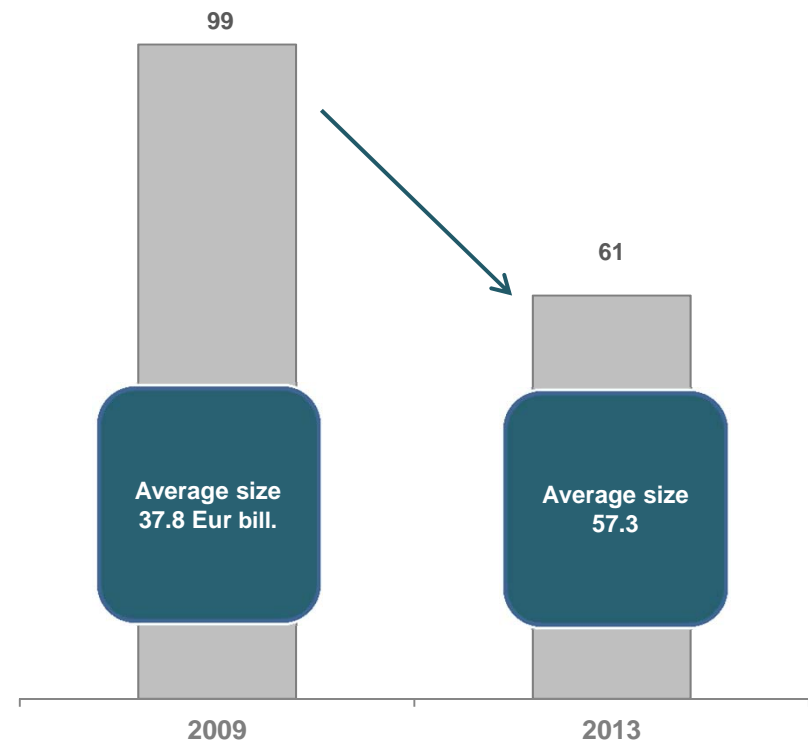
1. SPANISH BANKING SYSTEM

1.1 Concentration process

Number of individual credit institutions

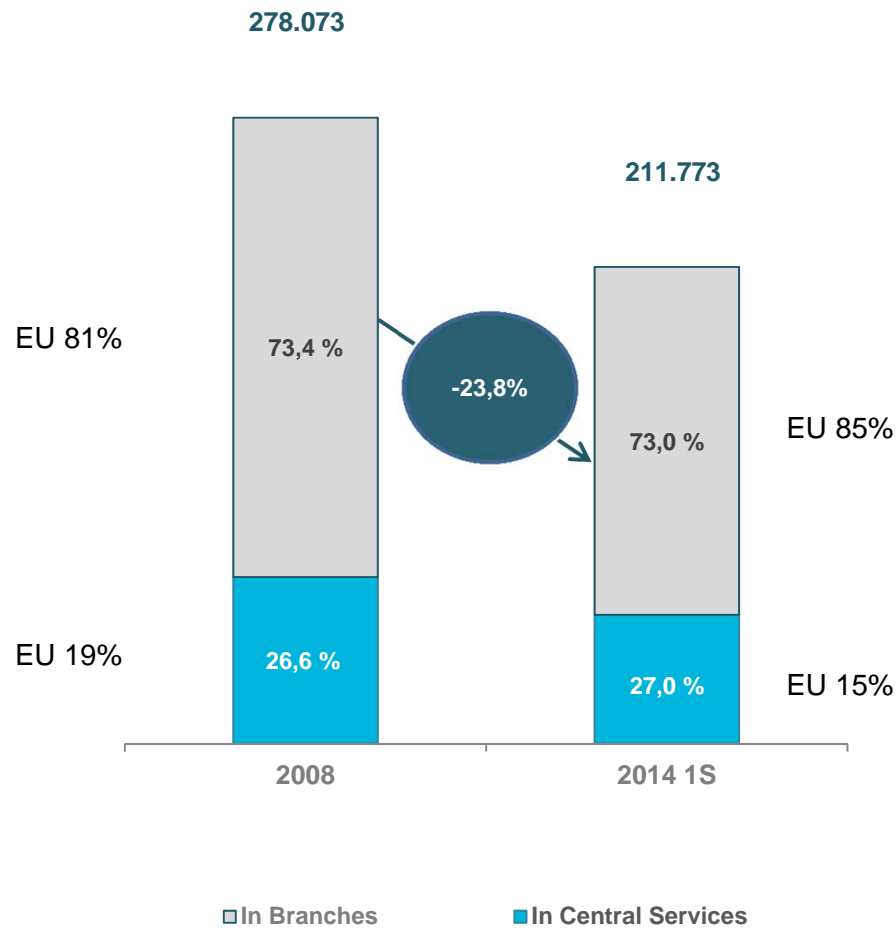


Number of consolidated groups

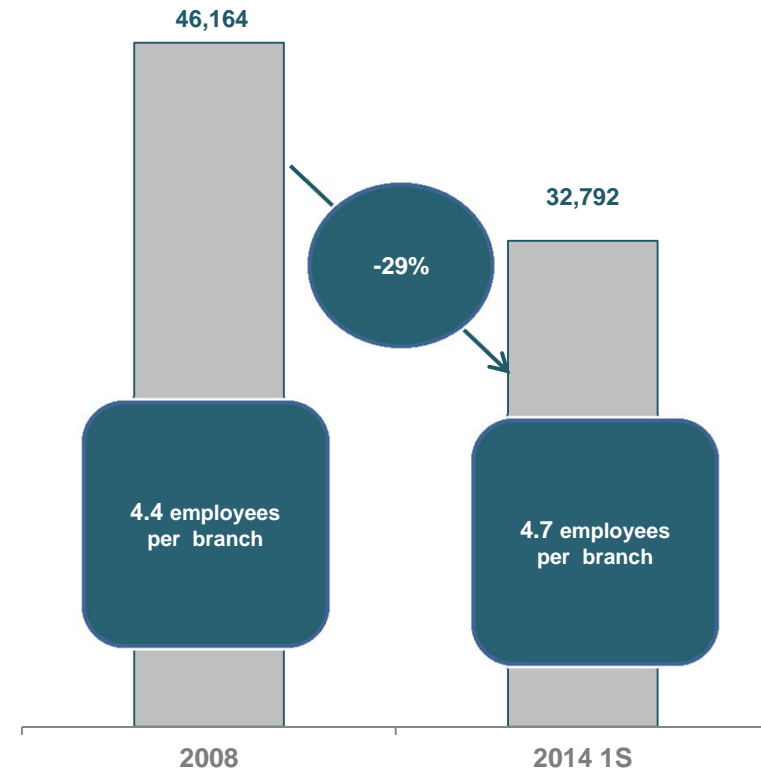


1.2 Reduction of Capacity

Employees



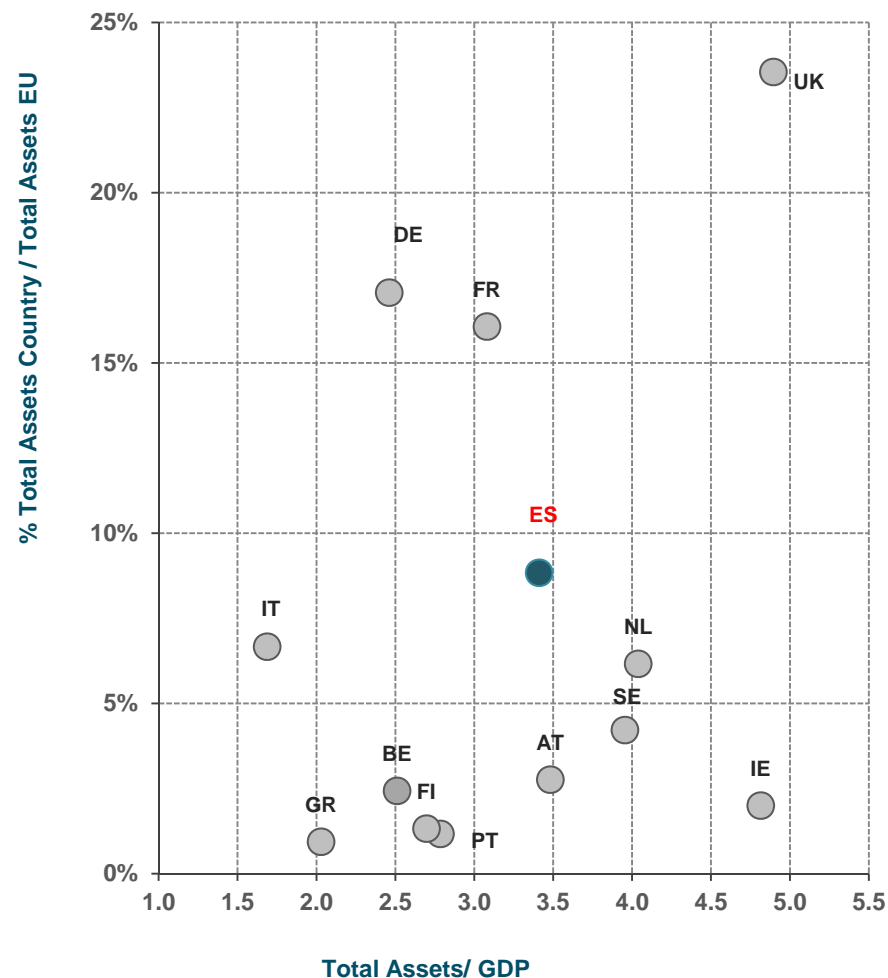
Branches



2. EUROPEAN COMPARATIVE

2.1 Dimension of Financial Sector and weight in the national economies

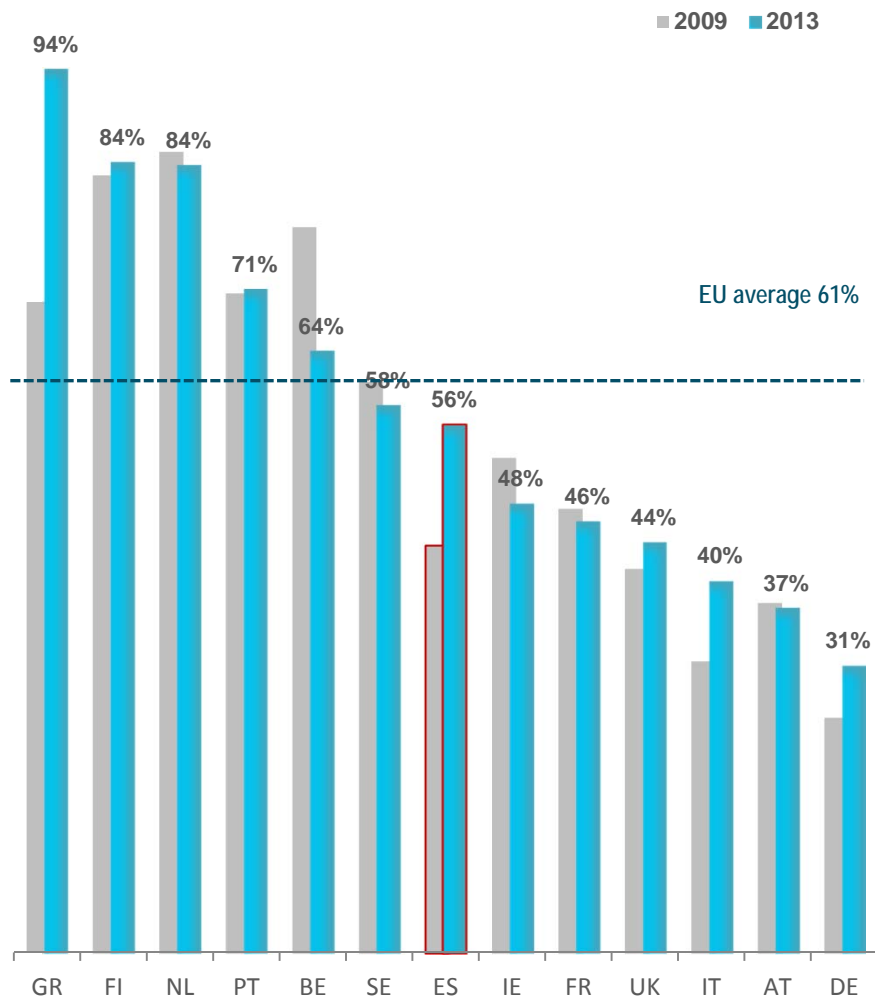
		(1)	(2)	(3)	(4)
2013		Total Assets Thousand Million	GDP Thousand Million	Total Assets / GDP	TA country / TA EU %
Greece	GR	369,3	182,1	2,0	0,9%
Italy	IT	2.631,1	1.560,0	1,7	6,7%
Austria	AT	1.089,7	313,1	3,5	2,8%
Portugal	PT	461,4	165,7	2,8	1,2%
Spain	ES	3.488,2	1.023,0	3,4	8,8%
France	FR	6.342,9	2.059,9	3,1	16,1%
United Kingdom	UK	9.294,1	1.899,1	4,9	23,5%
Belgium	BE	960,4	382,7	2,5	2,4%
Netherlands	NL	2.433,3	602,7	4,0	6,2%
Sweden	SE	1.664,0	420,8	4,0	4,2%
Finland	FI	521,7	193,4	2,7	1,3%
Ireland	IE	789,8	164,0	4,8	2,0%
Germany	DE	6.735,4	2.737,6	2,5	17,1%
Euro Area		26.779,11	9.603	2,8	68%
EU		39.468,12	13.069	3,0	100%



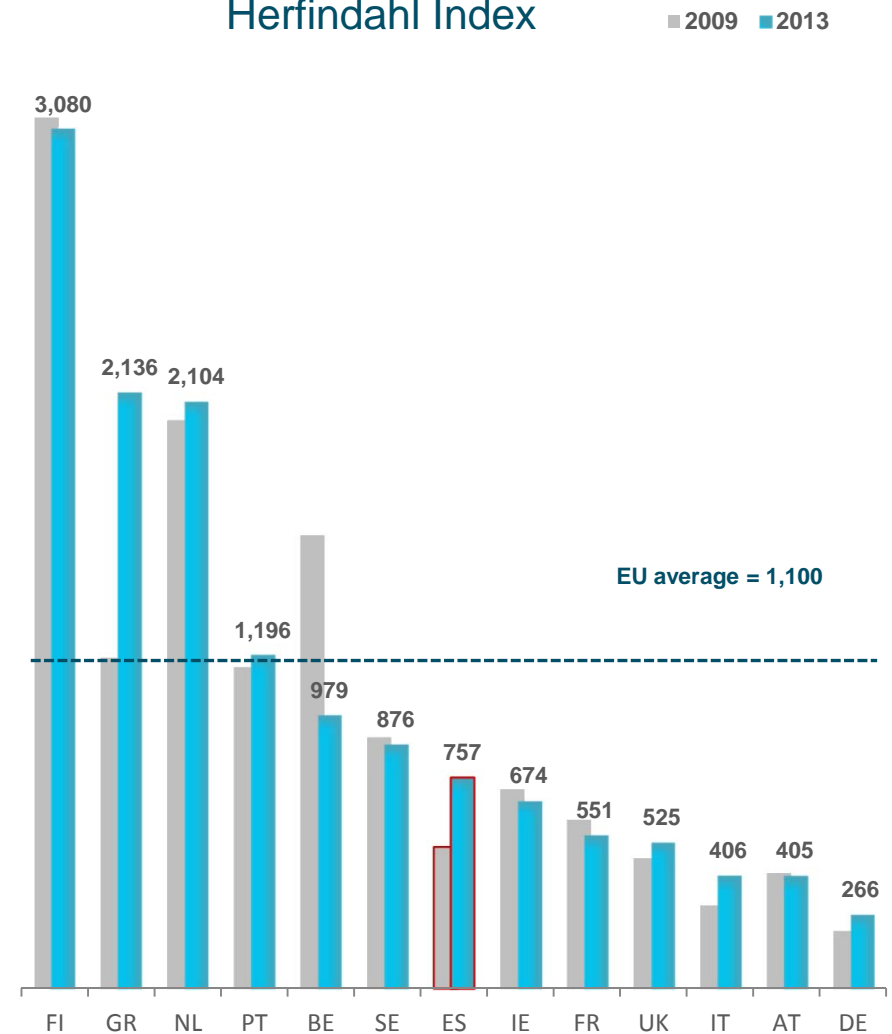
Source: ECB

2.2 Concentration Indices

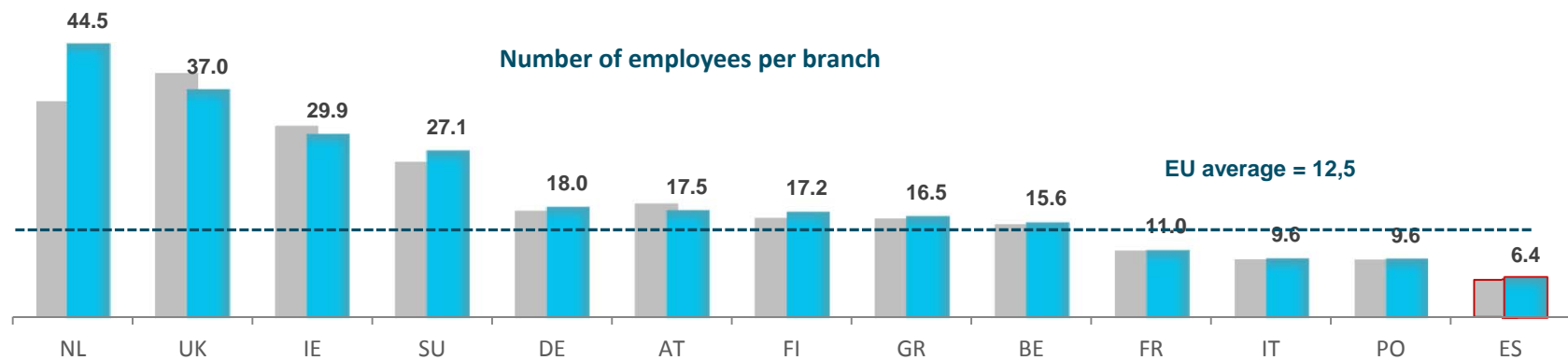
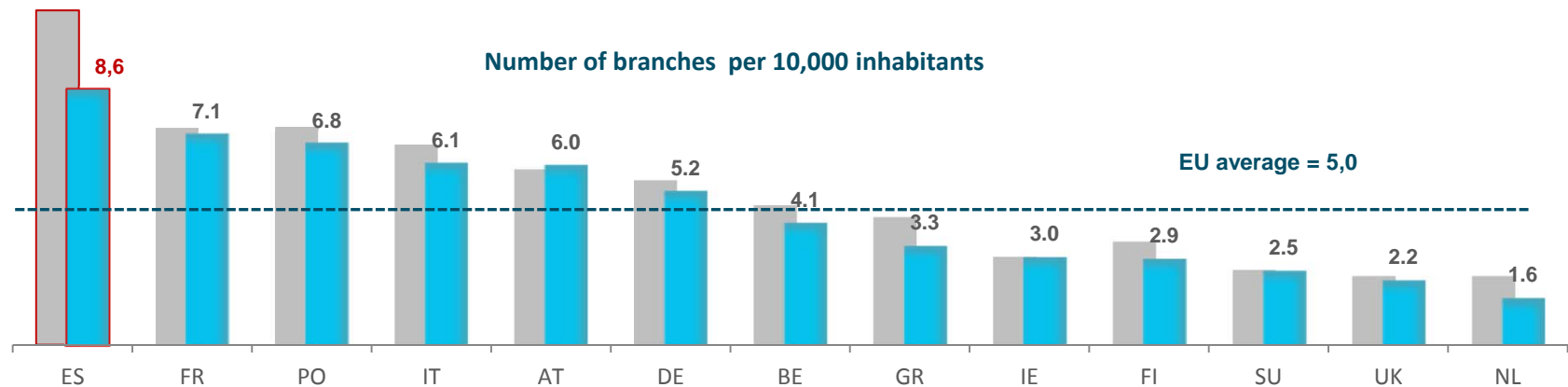
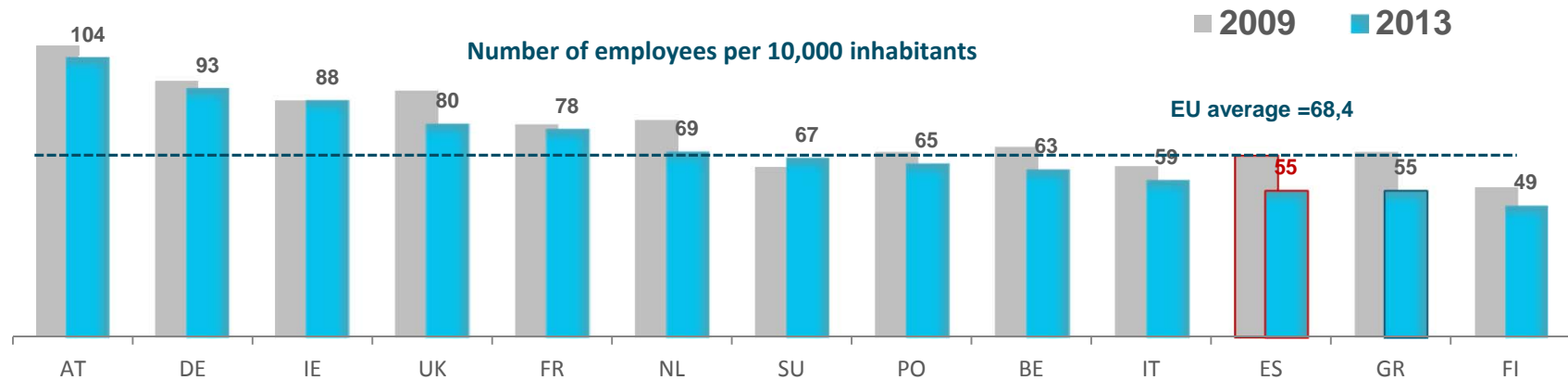
Market share of the 5 biggest Institutions



Herfindahl Index



2.3 Employees and branches ratios

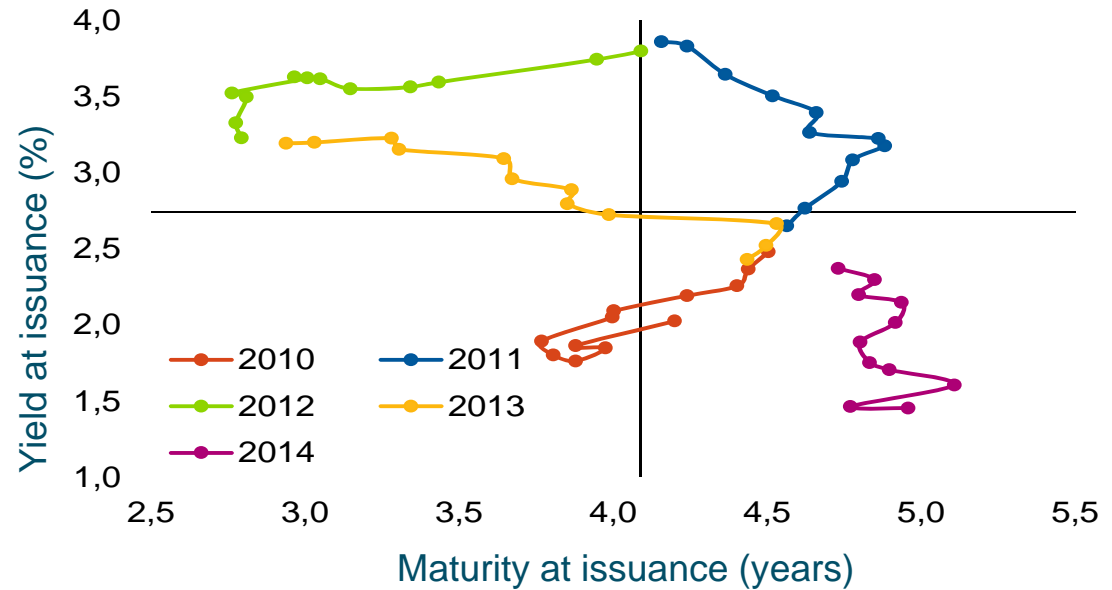


% Variation in the number of employees and branches (2009 – 2013)

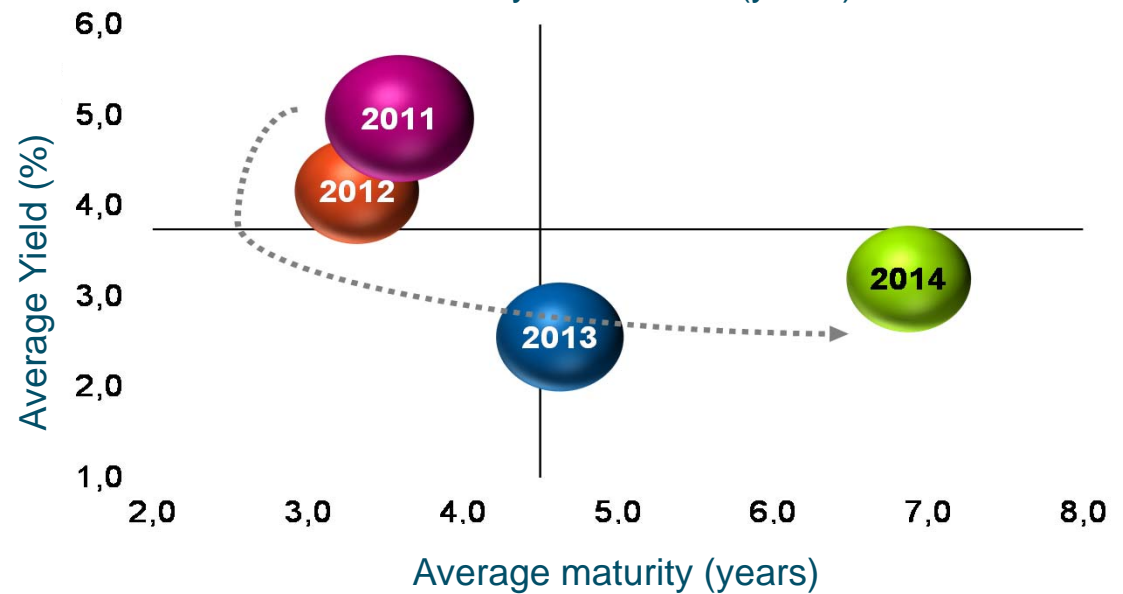


3. CURRENT FUNDING CONDITIONS

3.1 Better conditions for Treasury Issuance

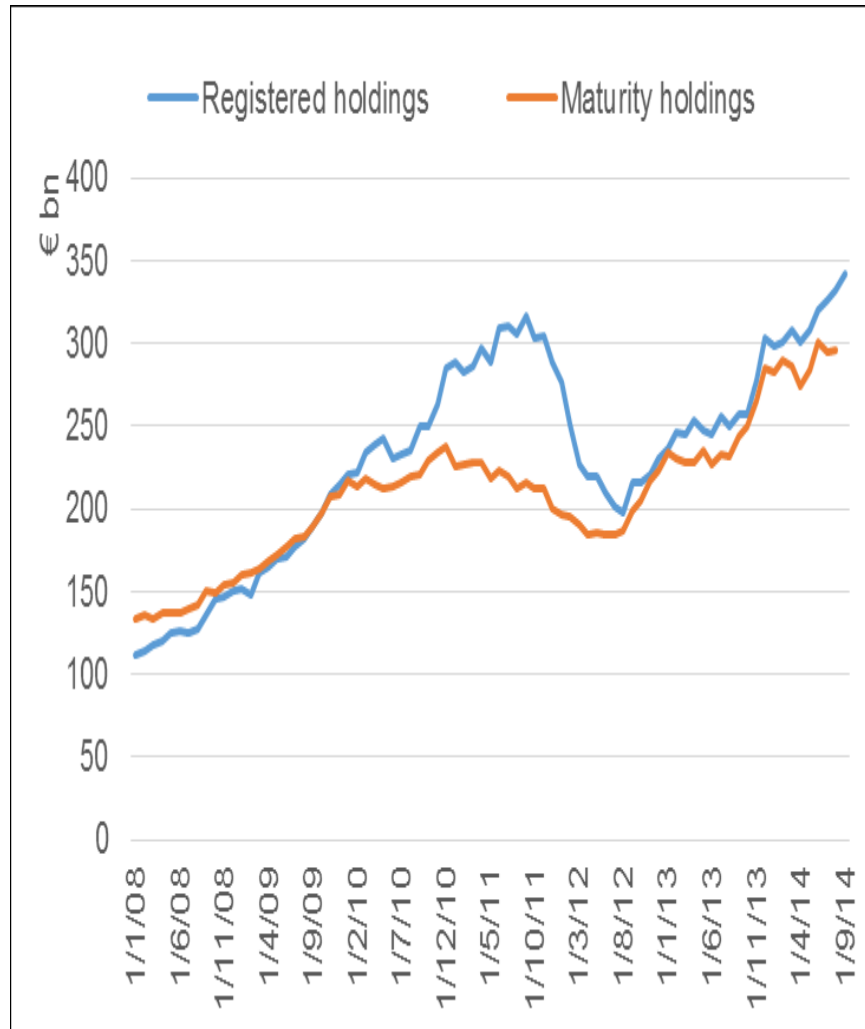


3.2 Open window for the Capital Markets funding



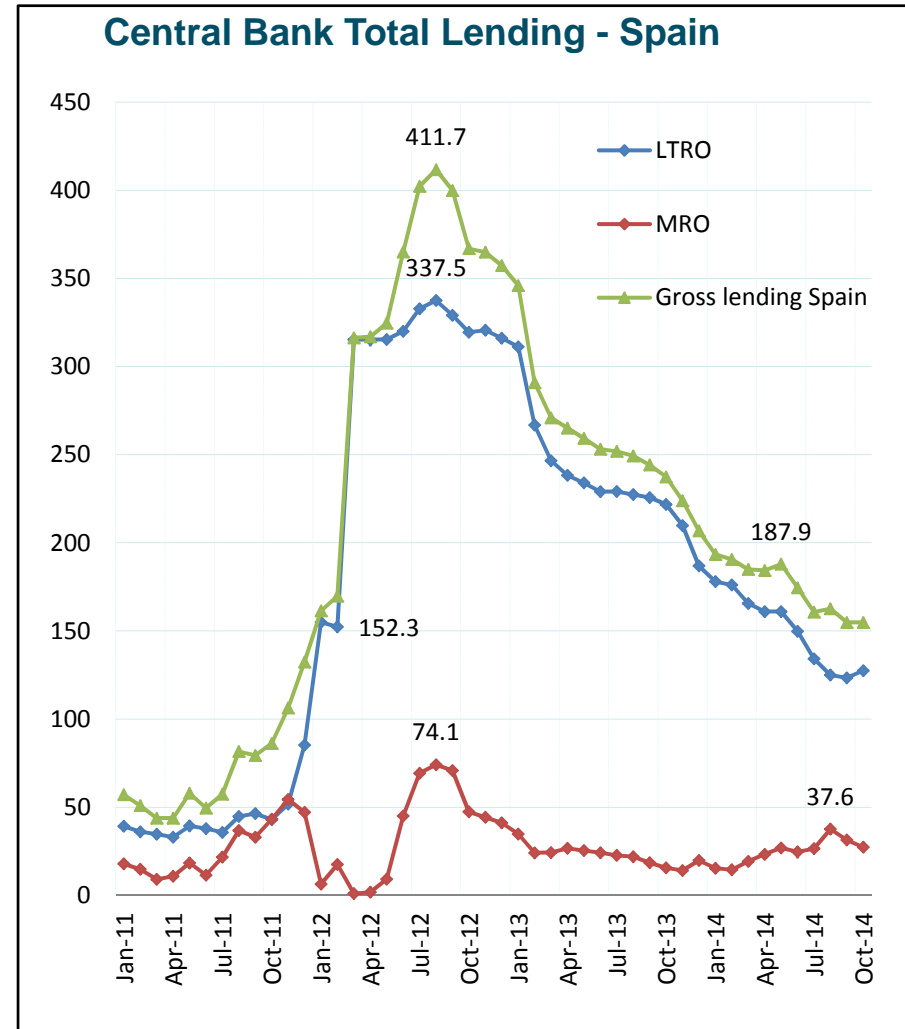
3.3 Better Money Market conditions:

Foreign Counterparties coming back



Source: AFI, Tesoro

Less ECB total lending to Spain



Source: Banco d' Espana

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