Spanish Banking System European Comparison

MMCG

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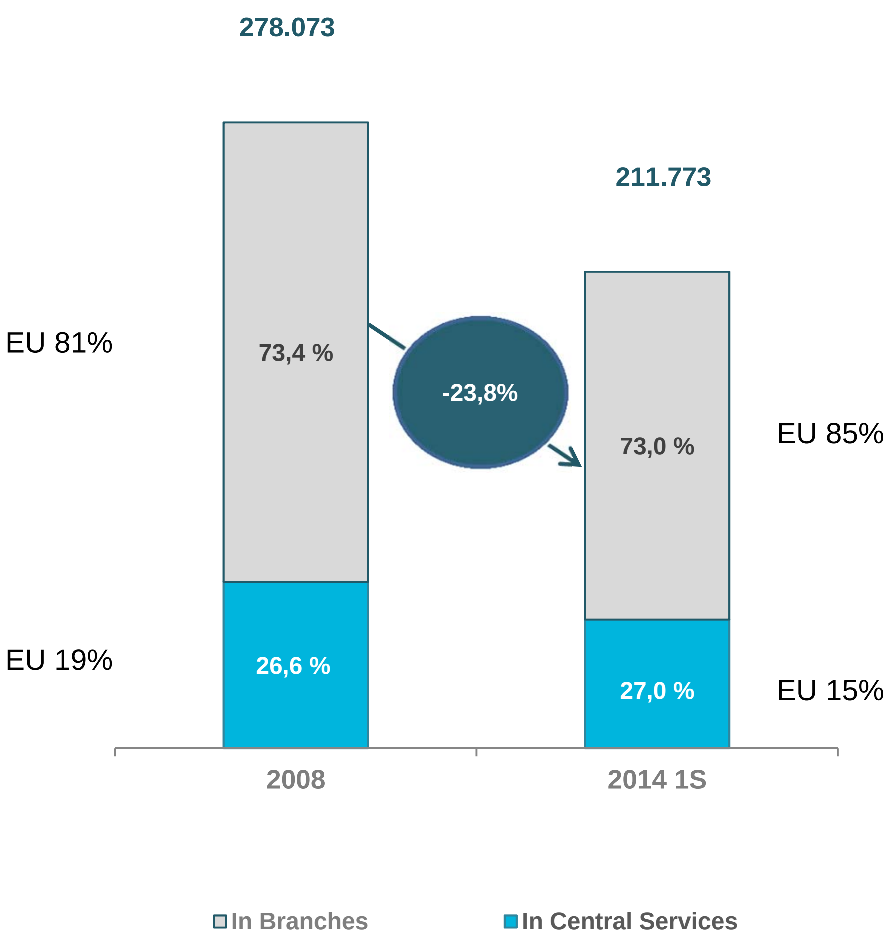
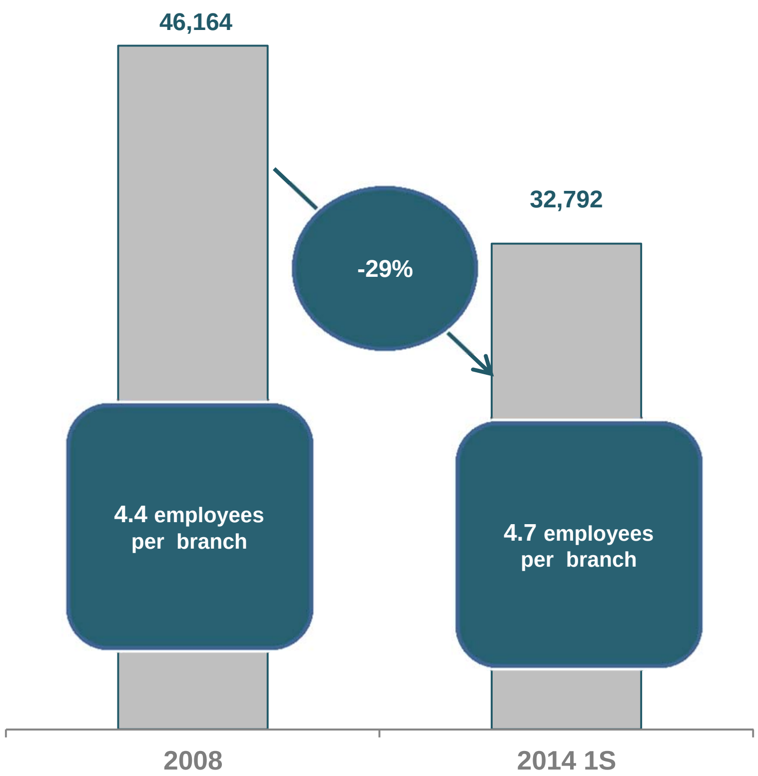
1.2 Reduction of Capacity

Employees



Branches

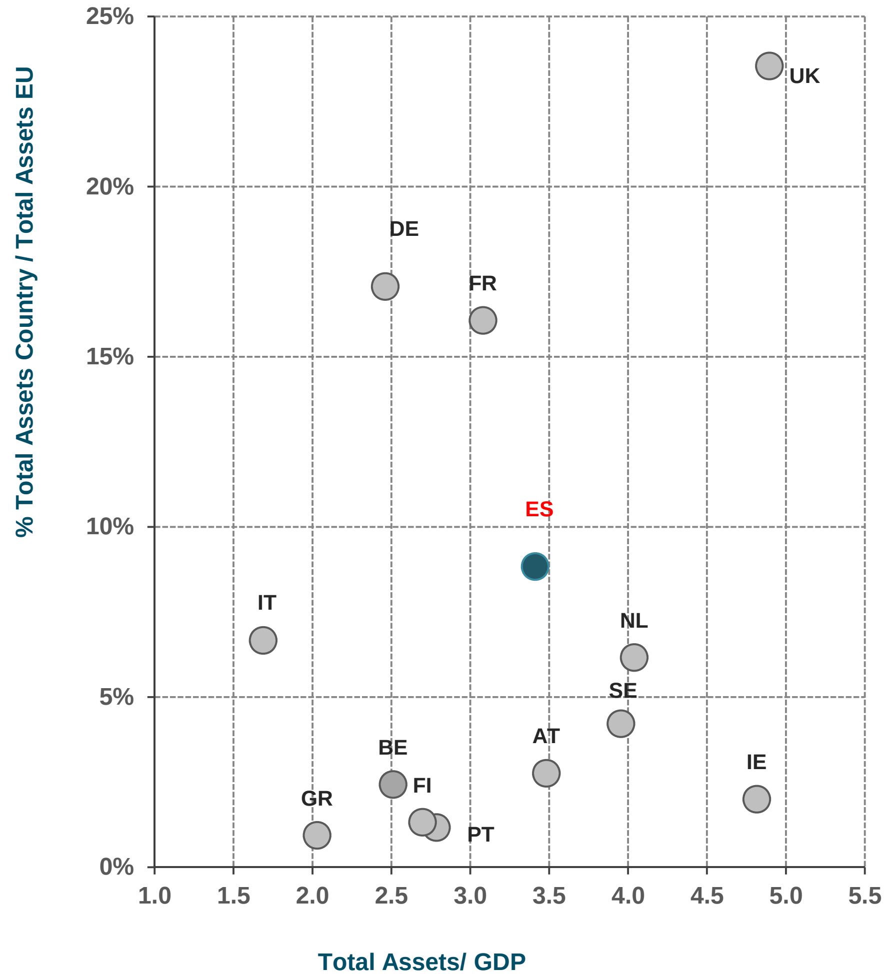


Source: Bank of Spain

2. EUROPEAN COMPARATIVE

2.1 Dimension of Financial Sector and weight in the national economies

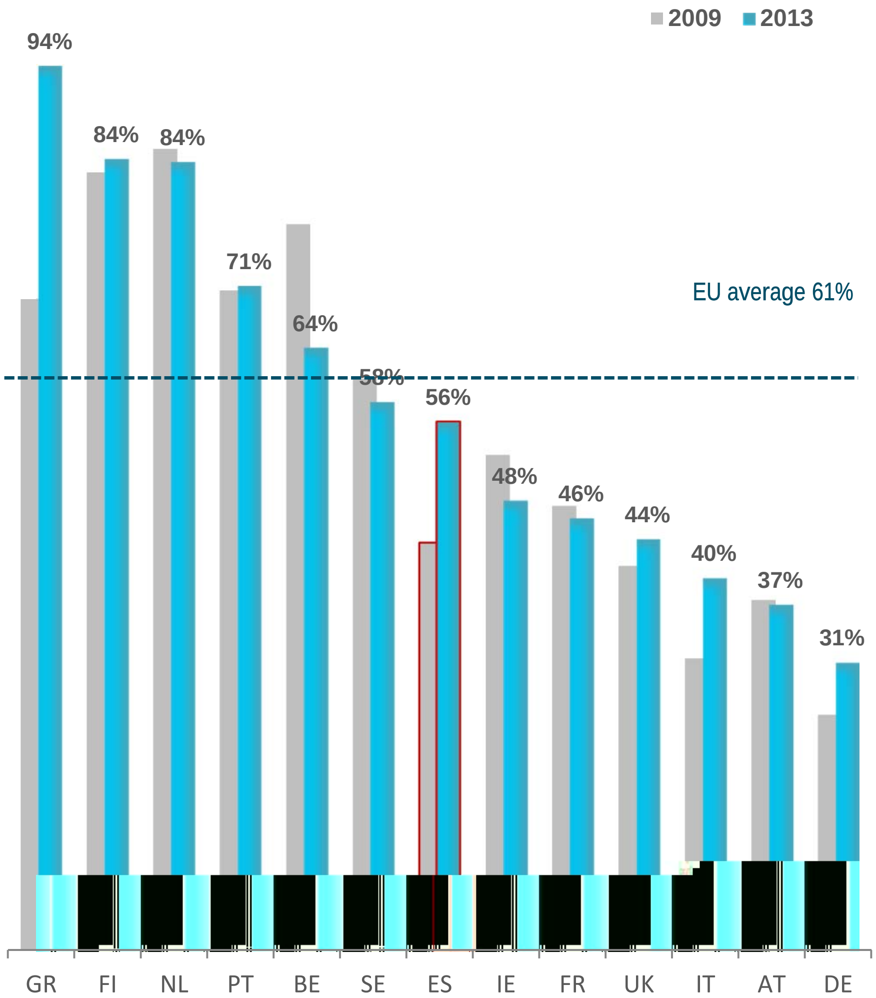
2013		(1) Total Assets Thousand Million	(2) GDP Thousand Million	(3) Total Assets / GDP	(4) TA country / TA EU %
Greece	GR	369,3	182,1	2,0	0,9%
Italy	IT	2.631,1	1.560,0	1,7	6,7%
Austria	AT	1.089,7	313,1	3,5	2,8%
Portugal	PT	461,4	165,7	2,8	1,2%
Spain	**ES**	3.488,2	1.023,0	3,4	8,8%
France	FR	6.342,9	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%**



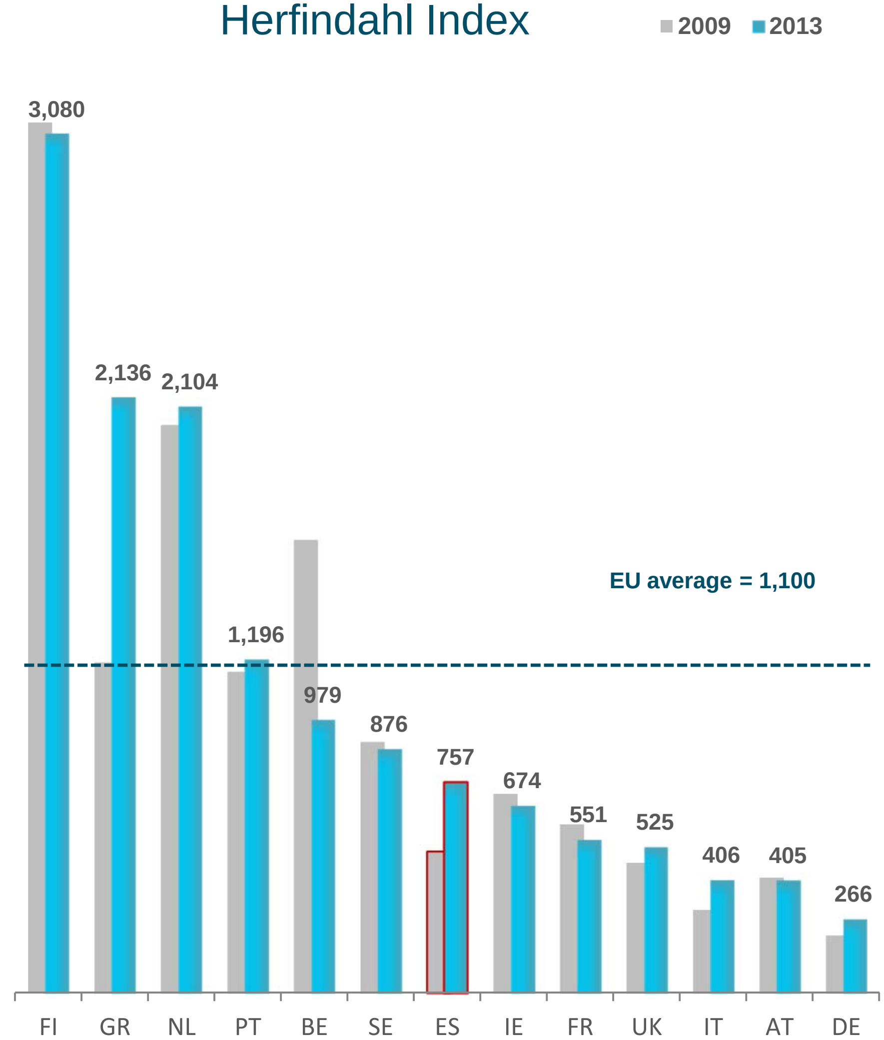
Source: ECB

2.2 Concentration Indices

Market share of the 5 biggest Institutions



Herfindahl Index



Source: ECB

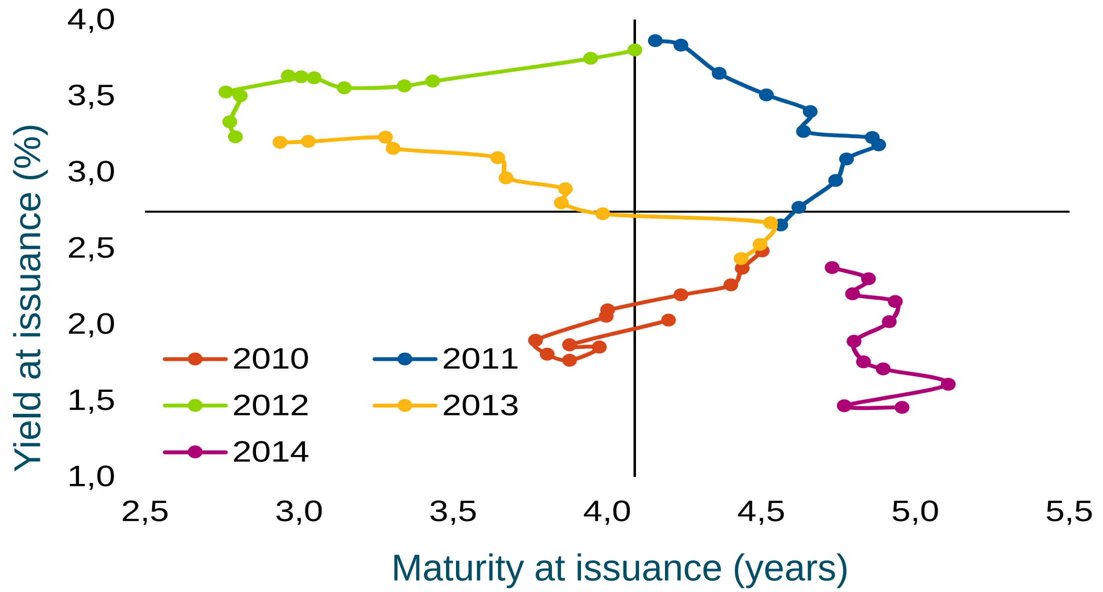
2.3 Employees and branches ratios

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

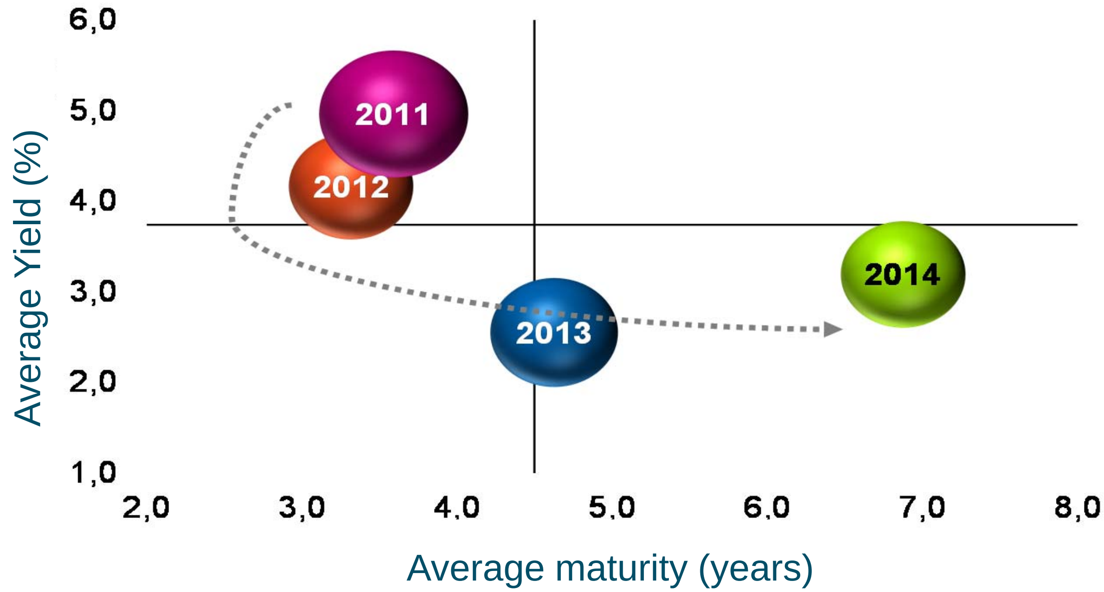
Source: ECB

3. CURRENT FUNDING CONDITIONS

3.1 Better conditions for Treasury Issuance



3.2 Open window for the Capital Markets funding



Source: AFI, Tesoro

3.3 Better Money Market conditions:

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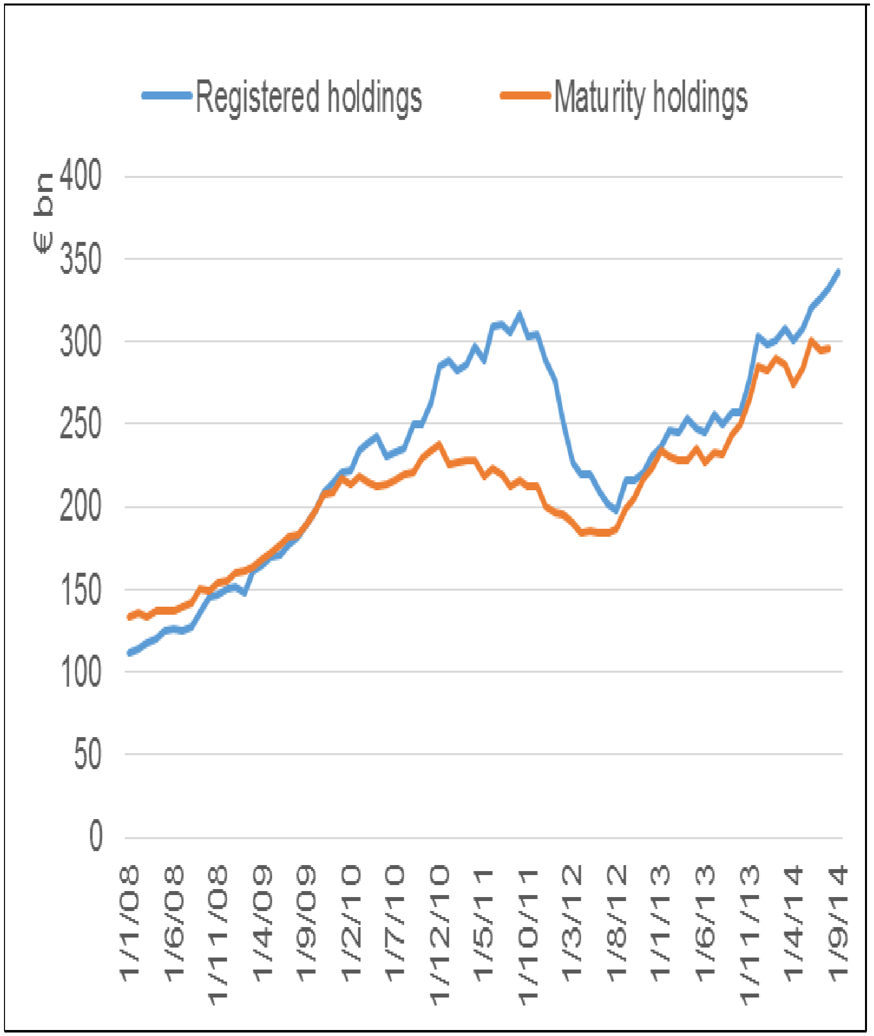
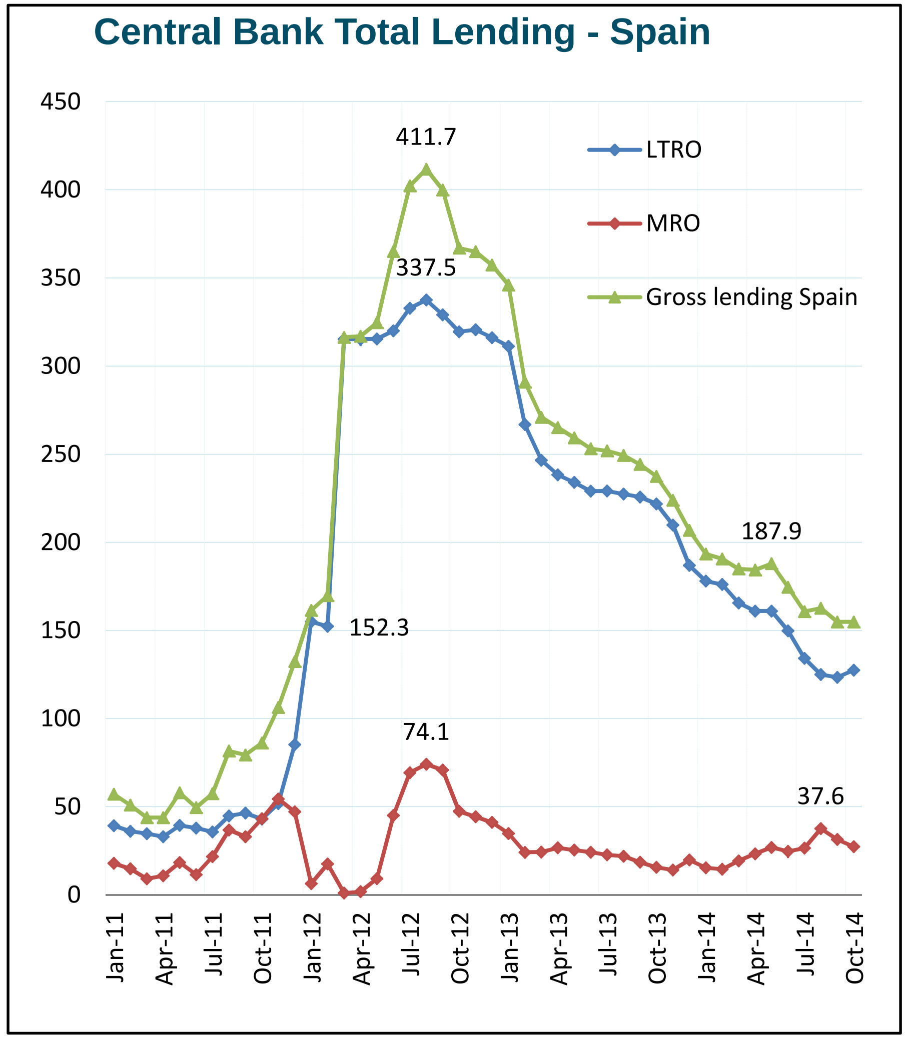
Foreign Counterparties coming back



Source: AFI, Tesoro

Less ECB total lending to Spain



Source: Banco d' Espana

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