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ASByS

Analysis and Monitoring
of Banking and Insurance



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Introduction

With a firm commitment to the production of relevant and timely information for our customers, we carry out a constant monitoring of the Spanish banking system, both of individual institutions and in aggregate, on the basis of which we develop a set of rigorous analyses and studies on the topics of greatest importance and significance for the banking business and strategies.

For this reason, the SASBE (Banking System Advisory Service) data and analysis are converting the reports it generates into key points of reference for many financial institutions, which moreover allows the service to be enriched by the contributions of numerous institutions, thereby improving the understanding of public data and the quality of the analyses of their recent developments and forecasts.

The SASBE's work provides the basis for much of the work carried out by Afi's Banking Area, in particular for all its consultancy work and the analyses carried out to assist institutions through their Asset and Liability Committees, where all the monitoring carried out for the sector is developed, adapted and customised for the institution in question.

In short, the SASBE is a department of external analysis, responsible for closely following developments in the sector and the competitive environment, also covering regulatory aspects and paying special attention to the identification of forces for change, in order to anticipate future trends; in this respect, the Banking Workshop is one of the leading forums, having become one of the key meeting points for the discussion of issues relevant to the sector.

Who is this service for?

In general, the service is for any institution or agency seeking accurate, useful and readily available information on the Spanish banking sector.

And, in particular, at bank research departments, planning departments, economic observatories, analysts, universities, regional and municipal Economy Departments, etc., in need of instruments to provide them with a global and detailed vision of the banking system.

Features of the service

The SASBE includes three kinds of service which constitute a complete offering: regular reports, ad hoc reports and other services.





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→ **Regular reports**

Quarterly and monthly reports monitoring both individual institutions and the sector as a whole, covering the main categories of institutions: banks, savings banks and credit cooperatives. In particular, the analyses cover the month by month evolution of the main business volumes, and on a quarterly basis, the main drivers of the profit and loss account. *This service is immediately useful, as it provides a picture of the sector, together with the ranking of the institution under study.*

Monthly summary of financial regulation: summary of all the regulatory developments, in both Spain and the European Union, published in the State Official Bulletin and European Union documents.

Monthly monitoring of the ratings of Spanish institutions and of foreign banks with an operational presence in Spain subject to credit ratings.

→ **Ad hoc reports**

Technical Notes: short monographs on current topics and trends directly related to the banking business, or empirical analyses of the relations between market structures, banks' strategies and results obtained.

Banking Regulation Notes, which analyse and comment on regulatory developments, in both Spain and the European Union; it includes an alert service on regulatory developments with a significant impact on financial institutions.

Banking Analysis Notes: brief reports with immediate analysis of banking "events", and an opinion on their possible impact.

Documents not produced by Afi, but which are distributed to clients due to their potential interest, such as draft regulatory provisions, classification of banking institutions, international banking comparisons, etc.

→ **Other services**

Direct consultations (hot line): a very significant part of the service is Afi's ability to respond to consultations from the clients themselves, both by telephone and in person.

Conferences: Together with the above reports and services, Afi maintains specific ongoing activities in the study, analysis and research of the banking and financial sector, the results of which come together in a series of conferences, with the star event being the Banking Workshop, where the results of this work are presented in public.

Revista Análisis Financiero Internacional (International Financial Analysis Journal): a quarterly publications which brings together articles by AFI's different teams, and experts from other Spanish and foreign institutions. The topics dealt with are international financial markets, banking and savings banks, bond and money markets, Economic and Monetary Union, derivative instruments, economic situation, foreign trade and sectoral studies.

References

Clients who have benefited from this service include:

ACF Internacional INC.	Caja España	Catalonia regional government
Ahorro Cooperación, S.A	Caja Extremadura	CECA
Ahorro Corporación Financiera	Caja General de Ahorros de Canarias	Endesa
Aragon regional government	Caja Granada	GESTIFONSA
Banco Gallego	Caja Insular de Ahorros de Canarias	Ibercaja
Barclays Bank	Caja Murcia	Inditex
Bilbao Bizkaia Kutxa	Caja Rural de Ciudad Real	Kutxa Gipuzcoa Donostia
Caixa Balears "sa nostra"	Caja Rural de Granada	Société Générale Spain branch
Caixa Galicia	Cajalón	Torreblanca
Caixa Galicia Foundation	Cajamar	Unicaja
Caixanova	Cajasol	
Caixa Sabadell	Cajastur	
Caja La Rioja	Canary Islands regional government	
Caja Navarra	Castile and León regional government	
Caja Segovia		
Caja Ávila		
Caja Burgos		
Caja de Ahorros del Mediterraneo		
Caja Duero		



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