

## EU structural financial indicators <sup>1), 2)</sup>

Table 1: Credit institutions: Number of local units (branches) and employees of domestic credit institutions

	Number of local units (branches)					Number of employees of domestic credit institutions				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	3,508	3,347	3,195	2,983	2,729	55,774	54,657	53,059	51,758	50,335
Bulgaria	3,684	2,936	3,060	3,142	3,420	30,657	30,352	30,070	29,991	28,238
Czech Republic	2,095	1,977	1,868	1,868	1,807	38,835	39,654	39,990	40,244	39,738
Denmark	1,113	995	1,007	958	934	40,748	41,123	42,240	41,737	41,432
Germany	34,001	31,974	30,072	27,834	26,620	637,338	619,621	597,319	584,688	578,596
Estonia	107	99	95	91	83	4,979	4,924	4,920	5,317	5,425
Ireland	1,029	1,048	916	891	876	27,091	26,811	26,891	27,940	27,692
Greece	2,547	2,331	2,168	1,981	1,834	46,095	42,647	41,707	39,383	36,727
Croatia	1,175	1,142	1,112	1,035	964	20,914	20,607	20,434	20,028	19,563
Spain	31,087	28,807	27,480	26,166	24,004	196,556	186,982	183,053	179,054	173,447
France	37,567	37,261	37,209	36,519	35,837	406,701	410,925	409,925	408,941	399,374
Italy	30,258	29,039	27,374	25,454	24,350	298,473	295,305	281,928	274,056	280,219
Cyprus	563	544	460	386	328	10,983	10,663	10,632	8,946	8,554
Latvia	276	261	249	218	137	9,401	8,803	8,492	7,345	6,915
Lithuania	558	506	480	406	359	8,434	8,643	8,922	9,165	10,334
Luxembourg	213	230	217	210	216	25,945	26,062	26,149	26,317	26,334
Hungary	2,812	2,691	2,418	2,235	1,956	38,205	38,751	38,885	39,434	39,659
Malta	109	105	102	98	94	4,584	4,755	4,924	5,046	5,175
Netherlands	1,764	1,674	1,619	1,489	1,260	90,137	82,836	75,215	72,199	70,000
Austria	4,094	3,934	3,765	3,631	3,513	73,315	72,957	71,927	71,798	71,479
Poland	14,307	13,647	13,855	12,645	12,273	175,151	173,043	168,800	166,011	160,878
Portugal	5,453	5,323	5,001	4,136	4,046	50,687	51,472	50,794	50,866	51,060
Romania	4,947	4,798	4,596	4,382	4,059	55,928	55,396	55,044	53,737	53,106
Slovenia	589	583	560	532	526	10,444	10,055	9,844	9,683	9,553
Slovakia	1,291	1,293	1,233	1,174	1,140	18,900	19,788	18,879	19,539	19,393
Finland	1,051	1,039	970	858	801	21,806	21,965	21,381	21,148	20,922
Sweden	1,718	1,734	1,978	1,463	1,450	41,818	41,732	41,271	42,886	44,499
United Kingdom	.	.	.	.	7,649	398,606	387,571	368,037	352,556	344,076
<b>Euro area</b>	156,065	149,398	143,165	135,057	128,753	1,997,643	1,959,871	1,905,961	1,873,189	1,851,534
<b>EU</b>	.	.	.	.	163,265	2,838,505	2,788,100	2,710,732	2,659,813	2,622,723

Table 2: Herfindahl index <sup>3)</sup> for credit institutions and share of total assets of five largest credit institutions (index ranging from 0 to 10,000 and share of the five largest credit institutions in percent)

	Herfindahl index for credit institutions (based on total assets)					Share of total assets of five largest credit institutions				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	998	1,017	1,102	1,218	1,246	65.5	66.2	68.8	73.4	74.0
Bulgaria	919	939	906	939	992	57.6	58.0	56.5	59.7	62.5
Czech Republic	994	1,016	1,039	1,070	1,082	62.5	63.9	63.7	64.5	64.8
Denmark	1,180	1,224	1,123	1,069	1,170	67.8	68.3	65.7	64.5	66.2
Germany	273	277	250	245	277	30.6	31.4	29.7	29.1	31.2
Estonia	2,409	2,406	2,419	2,698	2,545	88.6	88.0	90.3	91.0	93.0
Ireland	672	636	658	632	665	45.9	44.3	45.5	46.1	49.7
Greece	2,254	2,332	2,307	2,304	2,382	95.2	97.3	97.0	96.8	97.4
Croatia	1,396	1,405	1,387	1,554	1,564	72.7	73.0	72.8	79.4	79.8
Spain	896	937	965	1,138	1,110	60.2	61.8	63.7	68.5	67.4
France	589	572	574	663	654	47.2	46.0	45.4	47.7	48.7
Italy	435	452	519	579	643	41.0	43.0	43.4	45.6	47.9
Cyprus	1,443	1,366	1,962	2,379	2,276	67.5	65.8	84.2	86.9	85.7
Latvia	1,035	1,082	1,237	1,583	1,596	64.6	66.6	73.6	80.9	83.2
Lithuania	1,939	1,938	2,189	2,278	2,289	86.8	87.1	90.1	90.9	90.4
Luxembourg	321	260	256	261	277	31.3	27.6	26.2	26.3	27.7
Hungary	763	787	802	801	920	49.4	49.8	49.6	50.0	52.7
Malta	1,620	1,602	1,599	1,518	1,548	81.3	80.3	80.9	77.5	75.1
Netherlands	2,104	2,097	2,087	2,178	2,039	84.6	84.7	83.8	84.7	84.7
Austria	397	358	374	369	369	35.8	34.5	36.1	36.0	36.0
Poland	670	659	645	683	688	48.6	47.7	47.5	49.5	49.8
Portugal	1,215	1,181	1,220	1,203	1,225	72.3	71.2	73.1	73.0	73.3
Romania	860	903	915	962	978	57.4	59.1	59.5	61.6	62.6
Slovenia	1,077	1,147	1,133	1,020	1,008	59.2	61.0	61.5	60.8	60.9
Slovakia	1,250	1,264	1,332	1,383	1,404	72.3	72.7	74.5	75.6	75.7
Finland	3,160	2,300	1,700	2,570	2,420	88.0	80.5	73.5	81.6	80.4
Sweden	866	845	914	785	787	57.8	56.3	58.2	54.3	54.9
United Kingdom	438	422	453	353	349	37.0	35.5	36.9	31.8	31.2

### NOTES TO TABLES

- 1) The data in these tables represent amounts recorded at the end of period, with the exception of the number of employees of credit institutions in Table 1 in which the average number in the period is in question.
- 2) These data as well as EU and euro area aggregates are available in the Statistical Data Warehouse (<http://sdw.ecb.europa.eu/browseSelection.do?type=series&node=SEARCHRESULTS&q=SSI?&DATASET=0&DATASET=1>).
- 3) The Herfindahl index (HI) refers to the concentration of banking business (based on total assets). The HI is obtained by summing the squares of all the credit institutions in the banking sector. The exact formula according to which data must be transmitted to the ECB is reported in the ECB Guideline on monetary and financial statistics (recast), (ECB/2014/15).

## EU structural financial indicators

Table 3: Number of branches of credit institutions from EU and non-EU countries

	Number of branches of credit institutions from EU countries					Number of branches of credit institutions from non-EU countries				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	34	32	29	30	31	26	25	24	24	22
Bulgaria	3	2	2	3	3	3	3	3	2	2
Czech Republic	22	22	21	22	23	0	0	1	1	2
Denmark	23	20	21	21	19	3	4	4	3	3
Germany	86	81	86	92	87	21	21	20	20	20
Estonia	6	6	6	7	6	1	1	1	1	1
Ireland	32	30	33	35	31	2	2	2	2	2
Greece	18	16	17	18	17	4	4	4	4	3
Croatia	0	1	1	1	1	0	0	0	0	0
Spain	78	77	77	76	78	6	5	4	3	3
France	69	67	65	62	64	22	22	20	21	20
Italy	60	63	48	50	53	20	20	20	29	26
Cyprus	9	8	7	5	5	15	15	15	15	13
Latvia	9	7	5	5	5	1	0	0	0	0
Lithuania	8	8	7	9	8	0	0	0	0	0
Luxembourg	29	30	31	31	27	11	12	12	14	13
Hungary	9	9	8	8	7	1	1	1	1	1
Malta	1	1	1	1	2	2	2	2	2	2
Netherlands	38	39	39	38	40	4	3	3	3	3
Austria	29	27	25	24	21	1	1	1	1	1
Poland	22	21	23	31	34	0	0	0	0	0
Portugal	17	18	19	20	31	1	1	1	0	0
Romania	7	8	7	7	7	0	0	0	0	0
Slovenia	4	3	3	2	2	0	0	0	0	0
Slovakia	14	15	15	15	15	0	0	0	0	0
Finland	25	26	26	25	21	2	2	2	2	2
Sweden	25	25	28	32	34	7	6	5	5	5
United Kingdom	62	64	65	63	58	89	90	94	95	94
<b>Euro area</b>	<b>566</b>	<b>554</b>	<b>539</b>	<b>545</b>	<b>544</b>	<b>139</b>	<b>136</b>	<b>131</b>	<b>141</b>	<b>131</b>
<b>EU</b>	<b>739</b>	<b>726</b>	<b>715</b>	<b>733</b>	<b>730</b>	<b>242</b>	<b>240</b>	<b>239</b>	<b>248</b>	<b>238</b>

Table 4: Total assets of branches of credit institutions from EU and non-EU countries <sup>4)</sup>  
(EUR millions)

	Total assets of branches of credit institutions from EU countries					Total assets of branches of credit institutions from non-EU countries				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	131,659	140,248	62,877	47,815	48,701	110,900	115,027	107,283	93,317	91,571
Bulgaria	1,371	.	.	1,157	1,326	480	477	500	.	.
Czech Republic	19,526	21,315	27,975	26,866	26,378	0	0	.	.	.
Denmark	37,382	32,911	98,157	99,051	99,208	4,384	5,601	5,731	5,295	5,431
Germany	252,254	309,763	325,278	287,495	276,519	54,087	77,067	80,145	106,963	88,460
Estonia	6,174	6,382	2,654	2,238	1,071	.	.	.	.	.
Ireland	97,422	89,017	79,353	78,960	88,829	.	.	.	.	.
Greece	5,103	5,499	4,920	4,932	3,080	688	407	392	309	339
Croatia	0	.	.	.	.	0	0	0	0	0
Spain	94,479	105,947	108,123	110,616	118,190	4,903	4,645	6,216	3,150	3,617
France	128,903	130,338	144,829	172,035	147,601	36,564	53,157	52,440	63,149	72,160
Italy	255,942	232,669	207,947	218,945	218,951	11,592	12,857	17,741	31,540	26,520
Cyprus	537	540	491	550	630	3,634	3,571	2,801	2,598	2,368
Latvia	3,369	4,040	1,171	1,278	5,313	.	.	0	0	0
Lithuania	3,775	4,386	2,136	1,772	8,973	0	0	0	0	0
Luxembourg	111,288	124,149	158,811	179,751	185,678	47,558	68,703	65,114	73,888	79,583
Hungary	6,216	6,303	5,318	5,679	5,439	.	.	.	.	.
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	100,515	110,728	124,970	97,615	88,856	3,458	1,579	1,602	2,070	1,088
Austria	14,435	15,383	20,566	20,807	21,017	.	.	.	.	.
Poland	8,147	8,066	9,861	15,561	16,359	0	0	0	0	0
Portugal	23,998	19,339	19,205	25,669	27,732	.	.	.	0	0
Romania	9,142	9,554	10,256	11,008	12,742	0	0	0	0	0
Slovenia	1,081	1,490	1,318	.	.	0	0	0	0	0
Slovakia	9,811	10,617	10,640	10,463	10,702	0	0	0	0	0
Finland	35,959	41,274	145,083	68,202	69,300	.	.	.	.	.
Sweden	104,292	121,644	122,133	213,938	195,127	7,854	8,786	7,774	7,933	9,132
United Kingdom	1,037,107	993,710	1,009,870	875,360	882,406	2,142,651	2,129,819	1,998,104	2,070,500	2,215,366
<b>Euro area</b>	<b>1,277,773</b>	<b>1,352,743</b>	<b>1,421,114</b>	<b>1,331,249</b>	<b>1,323,327</b>	<b>296,105</b>	<b>388,906</b>	<b>395,864</b>	<b>437,154</b>	<b>440,263</b>
<b>EU</b>	<b>2,500,955</b>	<b>2,547,151</b>	<b>2,705,678</b>	<b>2,580,227</b>	<b>2,562,695</b>	<b>2,453,897</b>	<b>2,538,003</b>	<b>2,414,639</b>	<b>2,527,688</b>	<b>2,676,551</b>

NOTE TO TABLES

4) Where the number of institutions is less than three, the underlying data are not disclosed for confidentiality reasons.

## EU structural financial indicators

Table 5: Number of subsidiaries of credit institutions from EU and non-EU countries

	Number of subsidiaries of credit institutions from EU countries					Number of subsidiaries of credit institutions from non-EU countries				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	13	12	12	11	10	7	7	7	7	7
Bulgaria	11	11	11	10	9	2	2	2	3	3
Czech Republic	16	16	16	16	16	2	1	1	1	1
Denmark	2	2	1	1	1	0	0	0	0	0
Germany	18	19	17	17	17	16	16	17	17	16
Estonia	2	2	2	2	2	3	3	1	0	0
Ireland	8	7	6	6	6	10	9	9	9	10
Greece	3	3	2	2	2	0	0	0	0	0
Croatia	11	12	11	8	8	2	2	2	1	1
Spain	11	11	12	12	11	11	7	7	7	6
France	51	48	45	43	42	46	44	40	38	37
Italy	17	18	17	19	18	4	4	2	2	2
Cyprus	4	3	3	3	3	2	2	2	2	1
Latvia	2	2	3	3	2	3	1	0	0	0
Lithuania	3	3	4	4	2	1	1	0	0	0
Luxembourg	54	51	49	43	36	43	42	40	39	40
Hungary	12	12	11	11	10	2	2	2	2	2
Malta	6	2	2	2	2	2	2	2	2	2
Netherlands	4	3	2	2	2	10	8	8	8	8
Austria	18	17	16	15	15	18	19	18	18	13
Poland	19	17	17	15	13	6	5	4	4	4
Portugal	7	7	6	5	7	2	2	2	2	2
Romania	16	16	16	13	14	1	1	1	1	0
Slovenia	7	7	6	6	6	0	0	0	0	0
Slovakia	11	11	10	10	10	0	0	0	0	0
Finland	3	4	4	2	2	0	0	0	0	0
Sweden	5	5	4	4	4	1	1	1	1	1
United Kingdom	14	14	14	16	17	77	76	76	74	70
<b>Euro area</b>	<b>242</b>	<b>230</b>	<b>218</b>	<b>207</b>	<b>195</b>	<b>178</b>	<b>167</b>	<b>155</b>	<b>151</b>	<b>144</b>
<b>EU</b>	<b>348</b>	<b>335</b>	<b>319</b>	<b>301</b>	<b>287</b>	<b>271</b>	<b>257</b>	<b>244</b>	<b>238</b>	<b>226</b>

Table 6: Total assets of subsidiaries of credit institutions from EU and non-EU countries <sup>4)</sup>  
(EUR millions)

	Total assets of subsidiaries of credit institutions from EU countries					Total assets of subsidiaries of credit institutions from non-EU countries				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	380,533	379,814	375,883	385,428	406,177	56,861	59,478	60,374	58,008	64,081
Bulgaria	34,780	37,075	38,860	41,115	44,266	.	.	.	1,696	1,860
Czech Republic	164,524	184,995	218,027	234,451	243,757	.	.	.	.	.
Denmark	.	.	.	.	.	0	0	0	0	0
Germany	575,902	612,022	611,563	598,145	654,385	60,387	88,322	87,685	107,758	156,579
Estonia	.	.	.	.	.	1,386	1,318	.	0	0
Ireland	107,349	92,242	83,981	82,359	139,850	68,405	79,403	73,422	118,703	124,739
Greece	648	465	.	.	.	0	0	0	0	0
Croatia	41,409	46,191	46,434	48,583	50,213	.	.	.	.	.
Spain	48,957	41,209	43,142	46,837	52,005	56,329	4,599	4,671	9,410	6,070
France	372,804	374,166	361,533	418,734	442,532	61,819	54,162	48,927	53,682	55,041
Italy	219,838	244,179	241,512	271,439	273,400	12,362	13,455	.	.	.
Cyprus	9,996	9,702	10,090	10,020	10,432	.	.	.	.	.
Latvia	.	.	14,000	14,476	.	3,724	.	0	0	0
Lithuania	14,108	15,574	23,245	24,749	.	.	.	0	0	0
Luxembourg	395,786	378,483	323,663	303,004	297,263	137,955	137,359	140,832	152,541	192,426
Hungary	39,813	42,809	44,132	46,536	50,278	.	.	.	.	.
Malta	8,180	.	.	.	.	.	.	.	.	.
Netherlands	37,414	21,076	.	.	.	40,505	41,547	40,845	50,328	40,564
Austria	148,453	131,580	125,435	122,188	124,962	64,230	75,522	66,889	66,036	21,250
Poland	213,835	169,824	169,013	181,472	186,953	24,875	18,747	16,977	18,238	18,879
Portugal	78,715	74,191	72,014	69,672	110,936	.	.	.	.	.
Romania	53,046	54,412	56,882	54,648	57,027	.	.	.	.	0
Slovenia	13,234	13,283	13,038	13,290	13,802	0	0	0	0	0
Slovakia	56,719	61,614	64,475	68,748	73,248	0	0	0	0	0
Finland	308,411	269,455	58,081	.	.	0	0	0	0	0
Sweden	6,604	8,041	3,979	4,465	5,002	.	.	.	.	.
United Kingdom	498,470	421,780	463,038	471,965	505,773	893,775	900,097	904,127	1,030,661	863,002
<b>Euro area</b>	<b>2,800,272</b>	<b>2,749,825</b>	<b>2,459,893</b>	<b>2,473,126</b>	<b>2,680,998</b>	<b>572,703</b>	<b>566,315</b>	<b>534,584</b>	<b>627,401</b>	<b>669,915</b>
<b>EU</b>	<b>3,981,167</b>	<b>3,842,108</b>	<b>3,559,469</b>	<b>3,616,098</b>	<b>3,887,689</b>	<b>1,499,496</b>	<b>1,488,360</b>	<b>1,458,934</b>	<b>1,681,024</b>	<b>1,556,517</b>

NOTE TO TABLES

4) Where the number of institutions is less than three, the underlying data are not disclosed for confidentiality reasons.

## EU structural financial indicators

Table 7: Total assets under management by insurance corporations and by pensions funds  
(EUR millions)

	Total assets under management by insurance corporations					Total assets under management by pensions funds				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	2,984	3,242	3,580	3,732	4,132	4,803	5,534	6,515	6,884	8,045
Czech Republic	19,481	19,759	20,684	20,989	19,903	13,676	14,874	16,919	18,338	19,778
Denmark	285,840	310,036	322,980	330,635	373,446	192,583	232,891	216,868	218,691	247,608
Germany	1,502,012	1,567,147	1,631,101	1,674,076	1,630,604	2,194	2,451	2,697	2,921	3,161
Estonia	918	1,097	1,167	1,269	1,605	2,738	3,096	3,640	3,940	4,755
Ireland	257,870	270,354	283,036	277,690	320,641	110,730	119,970	122,446	120,561	137,904
Greece	16,650	15,942	16,894	17,042	18,882	.	1,117	1,242	1,270	1,465
Croatia	4,443	4,729	4,861	4,973	5,341	10,368	11,826	13,047	13,979	16,100
Spain	300,728	330,452	336,934	341,021	376,844	129,676	132,764	136,745	136,329	133,484
France	2,469,679	2,686,535	2,781,130	2,765,271	2,980,775	0	0	0	0	0
Italy	751,774	811,190	849,344	865,144	932,229	86,137	87,414	85,199	90,095	109,516
Cyprus	3,215	3,791	3,989	3,885	4,092	3,088	2,838	2,925	3,180	3,249
Latvia	613	441	481	566	587	335	397	454	461	555
Lithuania	1,068	1,737	1,885	2,039	2,318	2,183	2,576	3,014	3,274	4,030
Luxembourg	180,866	186,083	191,168	196,329	230,650	2,373	1,945	2,026	2,078	2,120
Hungary	8,055	8,420	8,797	8,775	9,317	4,827	5,226	5,767	5,611	5,913
Malta	3,636	3,814	3,832	3,342	3,707	0	0	0	0	0
Netherlands	479,497	486,557	468,452	461,498	513,110	1,250,652	1,378,415	1,453,454	1,457,032	1,741,535
Austria	114,495	131,243	129,018	124,536	128,175	19,527	20,882	22,234	21,494	24,341
Poland	37,962	36,896	40,357	39,306	39,314	34,032	35,614	42,680	37,432	36,589
Portugal	60,549	55,728	57,146	57,369	60,624	16,469	17,171	18,406	18,400	20,556
Romania	3,912	4,676	5,095	4,712	6,539	5,833	7,359	9,098	10,840	13,593
Slovenia	7,103	8,099	8,390	7,855	7,813	1,767	1,696	1,804	1,903	2,059
Slovakia	6,533	6,726	6,858	6,823	7,388	7,878	8,700	9,550	10,350	11,629
Finland	69,685	75,493	78,466	75,421	81,719	4,099	4,267	3,938	4,117	3,678
Sweden	419,485	441,060	468,042	436,299	494,202	36,772	40,386	41,191	38,506	38,719
United Kingdom	2,309,143	2,165,491	2,190,970	2,139,437	2,289,488	2,517,382	2,469,805	2,500,828	2,442,007	2,613,278
<b>Euro area</b>	<b>6,544,453</b>	<b>6,956,487</b>	<b>7,161,481</b>	<b>7,193,420</b>	<b>7,655,435</b>	<b>1,663,573</b>	<b>1,814,837</b>	<b>1,903,639</b>	<b>1,911,395</b>	<b>2,244,384</b>
<b>EU</b>	<b>9,635,758</b>	<b>9,950,796</b>	<b>10,226,847</b>	<b>10,182,279</b>	<b>10,897,116</b>	<b>4,483,849</b>	<b>4,638,353</b>	<b>4,756,553</b>	<b>4,703,683</b>	<b>5,244,007</b>