

EU structural financial indicators ^{1), 2)}

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	3,973	3,881	3,819	3,738	3,607	61,861	61,197	60,068	58,237	56,611
Bulgaria	5,849	3,777	3,833	3,770	3,728	34,133	33,897	33,527	32,756	31,715
Czech Republic	1,990	2,049	2,098	2,135	2,124	38,359	39,461	40,147	39,742	40,334
Denmark	1,654	1,557	1,405	1,256	1,186	47,739	47,224	44,900	36,367	37,201
Germany	39,494	37,853	36,239	36,155	35,284	667,900	663,800	659,100	655,600	647,300
Estonia	202	178	163	140	122	5,497	5,516	5,563	4,861	4,860
Ireland	1,162	1,099	1,065	1,024	994	36,438	35,612	31,773	29,832	28,871
Greece	4,005	3,847	3,629	3,109	2,688	63,408	59,958	57,006	51,242	45,654
Croatia	.	.	.	1,222	1,194	.	.	.	21,704	21,190
Spain	43,164	40,103	38,142	33,713	31,999	261,389	245,956	234,292	215,953	201,643
France	38,784	38,433	38,359	37,862	37,623	412,933	426,336	421,037	416,262	411,012
Italy	33,631	33,561	32,872	31,759	30,723	321,081	316,360	309,478	306,607	299,684
Cyprus	911	902	850	682	615	12,643	12,825	12,853	11,142	10,956
Latvia	587	549	400	343	319	11,534	11,188	10,565	10,029	9,374
Lithuania	951	676	689	656	610	9,993	8,707	8,671	8,392	8,952
Luxembourg	226	227	203	213	217	26,255	26,696	26,534	26,237	25,816
Hungary	3,493	3,449	3,330	3,247	3,112	41,526	41,305	41,103	40,642	39,456
Malta	113	107	107	110	110	3,914	4,026	4,007	4,197	4,427
Netherlands	2,864	2,653	2,466	2,165	1,854	108,000	105,408	103,447	96,423	94,000
Austria	4,171	4,431	4,460	4,352	4,247	78,098	78,085	77,424	75,980	74,110
Poland	13,518	14,592	15,170	15,479	14,117	184,858	186,331	181,991	179,385	175,972
Portugal	6,587	6,501	6,259	5,987	5,938	61,504	59,911	57,348	55,820	53,888
Romania	6,170	6,046	5,723	5,492	5,304	66,753	65,772	61,769	58,612	57,732
Slovenia	694	687	695	630	592	11,995	11,813	11,498	11,218	10,682
Slovakia	1,224	1,034	1,061	1,256	1,277	18,234	18,452	18,655	18,540	18,656
Finland	1,475	1,446	1,404	1,300	1,188	23,353	23,188	22,510	22,402	22,019
Sweden	1,937	1,857	1,878	1,974	2,027	49,799	49,784	52,186	53,594	54,644
United Kingdom	11,756	11,817	11,514	11,347	.	455,594	453,971	439,873	421,508	402,561
Euro area	182,478	176,943	171,793	164,195	159,397	2,169,006	2,155,139	2,112,593	2,060,553	2,019,563
EU	230,585	223,312	217,833	211,116	204,146	3,114,791	3,092,779	3,027,325	2,963,284	2,889,320

Table 2 Herfindahl index ³⁾ 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					Share of total assets of five largest credit institutions				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1,439	1,294	1,061	979	982	74.9	70.8	66.3	64.0	65.8
Bulgaria	789	766	738	730	836	55.2	52.6	50.4	49.9	55.0
Czech Republic	1,045	1,014	999	999	949	62.5	61.8	61.5	62.8	61.3
Denmark	1,077	1,192	1,130	1,160	1,190	64.4	66.3	65.6	68.4	68.1
Germany	298	317	307	266	301	32.6	33.5	33.0	30.6	32.4
Estonia	2,929	2,613	2,493	2,483	2,445	92.3	90.6	89.6	89.7	89.9
Ireland	700	647	632	674	677	49.9	46.7	46.4	47.8	47.6
Greece	1,214	1,278	1,487	2,136	2,195	70.6	72.0	79.5	94.0	94.1
Croatia	.	.	.	1,384	1,364	.	.	73.9	72.9	72.3
Spain	528	596	654	719	839	44.3	48.1	51.4	54.4	58.3
France	610	600	545	568	584	47.4	48.3	44.6	46.7	47.6
Italy	410	407	410	406	424	39.8	39.5	39.7	39.6	40.7
Cyprus	1,124	1,027	996	1,472	1,303	64.2	60.8	62.5	62.3	63.4
Latvia	1,005	929	1,027	1,037	1,001	60.4	59.6	64.1	64.1	63.6
Lithuania	1,545	1,871	1,749	1,892	1,818	78.8	84.7	83.6	87.1	85.7
Luxembourg	343	346	345	357	329	31.1	31.2	33.1	33.7	32.0
Hungary	828	848	873	862	905	54.6	54.6	54.0	51.9	52.5
Malta	1,181	1,203	1,313	1,458	1,648	71.3	72.0	74.4	76.5	81.5
Netherlands	2,049	2,067	2,026	2,105	2,131	84.2	83.6	82.1	83.8	85.0
Austria	383	423	395	405	412	35.9	38.4	36.5	36.7	36.8
Poland	559	563	568	586	656	43.4	43.7	44.4	45.2	48.3
Portugal	1,207	1,206	1,191	1,197	1,164	70.9	70.8	69.9	70.3	69.2
Romania	871	878	852	821	797	52.7	54.6	54.7	54.4	54.2
Slovenia	1,160	1,142	1,115	1,045	1,026	59.3	59.3	58.4	57.1	55.6
Slovakia	1,239	1,268	1,221	1,215	1,221	72.0	72.2	70.7	70.3	70.7
Finland	3,550	3,700	3,010	3,080	3,310	83.8	80.9	79.0	84.1	79.8
Sweden	860	863	853	876	880	57.8	57.8	57.4	58.3	58.5
United Kingdom	523	519	527	525	462	42.5	43.5	42.8	43.7	38.9

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	49	38	35	36	37	9	23	24	28	28
Bulgaria	4	4	4	3	3	2	3	3	3	3
Czech Republic	18	21	20	21	22	0	0	0	0	0
Denmark	20	21	19	19	23	3	3	3	3	3
Germany	89	91	88	88	85	19	19	20	21	20
Estonia	9	8	7	6	6	2	2	1	1	1
Ireland	33	37	35	33	32	1	1	1	1	1
Greece	21	19	18	16	16	5	4	4	4	4
Croatia	.	.	.	.	.	.	.	.	.	.
Spain	80	79	77	77	77	8	8	8	8	7
France	71	69	65	68	66	24	23	22	23	24
Italy	68	70	69	72	59	9	9	9	9	20
Cyprus	9	9	11	11	9	16	16	16	16	16
Latvia	8	8	8	8	9	0	0	1	1	1
Lithuania	9	8	8	7	7	0	1	0	0	0
Luxembourg	30	29	30	29	31	7	6	6	8	9
Hungary	10	11	10	9	9	0	0	0	0	1
Malta	1	1	1	1	1	2	2	2	2	2
Netherlands	28	30	31	34	35	5	5	5	5	4
Austria	30	30	28	29	29	0	0	1	1	1
Poland	21	19	20	22	22	0	0	0	0	0
Portugal	24	22	21	22	21	2	2	2	2	2
Romania	9	8	8	9	9	0	0	0	0	0
Slovenia	3	3	3	3	4	0	0	0	0	0
Slovakia	14	17	14	15	15	0	0	0	0	0
Finland	22	22	20	20	23	2	2	2	2	2
Sweden	21	25	23	25	25	4	4	7	5	6
United Kingdom	71	68	66	62	63	91	90	91	90	90
Euro area	572	574	553	560	555	109	122	123	131	142
EU	772	767	739	745	738	211	223	228	233	245

Table 4 Total assets of branches of credit institutions from EU and non-EU countries ⁴⁾

(EUR millions)

	Total assets of branches of credit institutions from EU countries					Total assets of branches of credit institutions from non-EU countries				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	43,814	79,153	89,724	108,478	147,239	49,834	74,181	78,156	84,185	100,664
Bulgaria	1,615	1,558	2,659	2,532	2,686	.	312	309	364	515
Czech Republic	18,709	20,944	17,337	18,234	18,882	0	0	0	0	0
Denmark	33,665	28,976	38,695	39,324	41,083	1,359	1,816	12,076	12,396	7,569
Germany	166,559	192,340	260,222	187,080	196,438	37,480	47,602	50,719	43,193	55,170
Estonia	5,287	5,241	5,896	5,692	5,733	.	.	.	.	.
Ireland	120,097	124,088	124,083	97,905	98,037	.	.	.	.	.
Greece	36,155	51,460	38,537	10,253	8,573	722	570	587	551	550
Croatia	.	.	.	.	.	.	.	.	.	.
Spain	203,003	204,290	191,213	131,381	104,059	6,359	8,318	7,588	6,074	4,909
France	119,290	124,320	124,804	104,367	119,417	16,979	24,287	30,635	24,511	28,242
Italy	249,626	283,180	283,239	242,030	249,231	6,292	8,792	9,154	9,372	10,786
Cyprus	1,501	1,912	2,344	1,273	892	6,311	6,351	7,230	5,125	5,376
Latvia	3,746	3,635	3,897	3,437	3,934	0	0	.	.	.
Lithuania	4,637	4,670	4,802	4,383	5,053	0	.	0	0	0
Luxembourg	97,855	89,687	85,863	79,178	97,222	15,951	36,009	26,771	32,751	43,783
Hungary	8,580	8,804	6,595	7,607	6,728	0	0	0	0	.
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	73,237	100,029	133,083	83,975	83,782	2,174	2,771	5,269	2,700	3,696
Austria	11,108	11,591	11,657	12,731	14,266	0	0	.	.	.
Poland	14,376	7,329	7,043	8,038	8,108	0	0	0	0	0
Portugal	38,241	42,996	45,182	33,253	30,808	.	.	.	.	.
Romania	5,626	6,695	7,077	7,733	7,999	0	0	0	0	0
Slovenia	522	660	779	905	1,084	0	0	0	0	0
Slovakia	3,739	4,040	4,586	4,387	8,898	0	0	0	0	0
Finland	23,531	38,824	41,776	28,215	32,556	.	.	.	.	.
Sweden	74,193	81,521	83,743	89,279	102,172	9,542	12,061	12,462	11,278	10,617
United Kingdom	1,439,647	1,184,083	1,126,456	976,148	1,018,264	1,813,790	2,175,077	1,967,297	1,803,267	2,029,172
Euro area	1,189,160	1,354,575	1,443,578	1,131,634	1,203,115	164,227	258,407	274,459	245,097	283,519
EU	2,799,498	2,702,790	2,741,882	2,288,349	2,414,090	1,989,196	2,447,675	2,266,607	2,072,405	2,332,322

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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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	21	20	21	19	17	7	8	6	5	5
Bulgaria	13	13	13	12	11	3	2	2	2	2
Czech Republic	16	17	16	16	16	2	2	2	2	2
Denmark	6	6	5	5	2	5	1	0	0	0
Germany	26	25	22	22	22	16	15	15	15	15
Estonia	4	3	2	2	2	.	.	3	3	3
Ireland	17	16	15	13	12	15	13	11	11	10
Greece	7	6	5	3	3	0	0	0	0	0
Croatia	.	.	.	1	1	.	.	.	3	3
Spain	33	33	33	31	12	9	10	10	13	12
France	64	60	56	51	51	63	61	61	56	47
Italy	16	17	17	16	16	7	7	7	6	6
Cyprus	6	5	5	5	5	2	3	3	3	3
Latvia	8	4	3	3	2	7	8	4	4	3
Lithuania	4	3	3	3	3	0	1	1	1	1
Luxembourg	71	68	66	69	63	32	33	34	36	39
Hungary	16	15	15	14	12	2	2	2	2	2
Malta	11	11	11	10	8	2	2	2	2	1
Netherlands	9	9	8	8	4	15	15	14	12	11
Austria	16	21	18	17	15	11	14	17	17	17
Poland	34	32	31	30	22	5	5	5	6	6
Portugal	8	7	7	7	7	4	4	4	3	3
Romania	22	22	21	19	18	1	1	1	1	1
Slovenia	8	8	7	7	7	0	0	0	0	0
Slovakia	13	12	12	12	11	0	0	0	0	0
Finland	6	5	4	3	3	0	0	0	0	0
Sweden	6	6	6	5	5	1	1	1	1	1
United Kingdom	16	16	16	15	14	81	81	84	85	85
Euro area	332	326	309	295	260	183	185	187	182	175
EU	477	460	438	418	364	290	289	289	289	278

Table 6 Total assets of subsidiaries of credit institutions from EU and non-EU countries ⁴⁾

(EUR millions)

	Total assets of subsidiaries of credit institutions from EU countries					Total assets of subsidiaries of credit institutions from non-EU countries				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	541,467	563,831	458,761	409,974	422,754	39,406	55,405	68,787	65,326	52,061
Bulgaria	29,750	29,731	30,185	30,099	32,552	908	.	.	.	.
Czech Republic	134,068	146,461	148,417	159,783	152,587	.	.	.	.	.
Denmark	160,805	140,817	141,154	149,014	.	21,566	.	0	0	0
Germany	634,020	677,032	630,915	550,655	598,815	66,668	50,074	59,212	59,155	63,898
Estonia	13,594	11,715	.	.	.	344	.	853	957	1,143
Ireland	315,758	264,909	204,270	181,355	186,577	80,720	102,410	89,544	83,042	71,010
Greece	65,864	38,566	33,205	839	722	0	0	0	0	0
Croatia	.	.	.	1,812	2,078	.	.	.	153	197
Spain	114,683	122,259	116,448	104,442	75,442	7,600	7,823	9,201	13,464	67,087
France	567,240	596,388	622,173	471,821	484,781	55,126	59,035	58,288	57,177	59,547
Italy	225,492	236,036	256,371	233,751	231,233	19,070	18,326	18,740	17,943	17,799
Cyprus	33,539	26,515	19,560	10,706	11,429	.	11,942	15,173	9,284	9,267
Latvia	14,557	10,385	9,636	9,751	.	2,503	4,764	4,132	4,271	3,756
Lithuania	15,784	13,470	12,779	13,101	13,642	0	.	.	.	.
Luxembourg	545,971	541,853	492,948	451,497	431,828	63,107	80,689	82,192	93,161	114,385
Hungary	60,944	60,292	51,513	46,077	38,933	.	.	.	.	.
Malta	17,504	17,012	16,545	12,232	9,296	.	.	.	.	.
Netherlands	233,387	174,171	94,006	57,463	42,387	40,429	41,119	40,930	37,278	39,512
Austria	132,301	144,469	144,365	139,901	142,167	47,183	55,509	60,367	58,796	60,927
Poland	168,833	187,978	191,336	204,992	216,204	20,784	21,251	20,466	24,379	25,045
Portugal	80,544	76,724	67,157	65,119	62,959	5,126	3,148	2,479	1,330	1,227
Romania	61,346	60,490	57,753	56,154	54,358	.	.	.	.	.
Slovenia	14,436	14,187	14,123	13,265	13,519	0	0	0	0	0
Slovakia	50,265	51,043	52,618	54,188	52,758	0	0	0	0	0
Finland	308,455	414,150	357,954	310,243	354,168	0	0	0	0	0
Sweden	4,502	4,729	5,265	5,568	5,816	.	.	.	.	.
United Kingdom	562,993	553,979	512,080	444,602	467,063	548,390	780,310	794,027	721,557	826,949
Euro area	3,880,926	3,970,860	3,593,221	3,079,622	3,143,044	433,255	488,589	508,223	498,932	563,353
EU	5,108,103	5,179,192	4,753,339	4,200,575	4,274,639	1,034,346	1,307,324	1,337,828	1,260,612	1,426,805

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				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	2,298	2,329	2,584	2,554	2,760	2,043	2,351	2,919	3,488	4,185
Czech Republic	15,391	16,329	17,301	17,053	16,403	9,192	10,066	10,868	11,448	12,319
Denmark	204,067	246,219	246,449	247,875	277,506	166,908	185,142	185,315	168,966	193,752
Germany	1,160,318	1,244,931	1,185,764	1,374,900	1,352,407	1,043	1,192	1,372	1,540	1,779
Estonia	815	806	855	813	866	1,160	1,214	1,576	1,874	2,323
Ireland	.	.	.	.	.	.	.	.	.	.
Greece	15,704	14,895	15,555	16,205	16,328	0	0	0	0	151
Croatia	.	.	.	.	.	.	.	.	.	.
Spain	244,251	254,033	263,277	277,237	288,113	105,512	104,125	108,513	115,414	123,937
France	1,893,927	1,875,416	2,076,859	2,180,895	2,389,745	0	0	0	0	0
Italy	519,639	509,546	559,073	616,909	684,635	30,654	32,580	35,784	36,869	45,663
Cyprus	9,573	9,884	4,048	3,895	4,344	.	.	4,293	2,385	2,286
Latvia	497	490	542	500	545	161	173	208	239	286
Lithuania	849	872	1,043	945	949	1,155	1,210	1,424	1,617	1,917
Luxembourg	121,020	122,184	133,963	142,654	162,648	896	969	1,089	1,181	1,174
Hungary	8,440	8,062	7,722	7,667	7,889	14,854	4,119	4,202	4,284	4,505
Malta	1,803	1,829	1,977	2,144	3,434	0	0	0	0	0
Netherlands	413,500	436,874	466,552	448,216	510,654	801,842	874,742	1,005,844	1,024,091	1,256,351
Austria	103,320	103,750	108,374	110,391	113,661	14,976	14,798	16,335	17,299	19,059
Poland	32,800	31,599	34,992	35,458	37,825	55,776	54,914	64,876	71,788	36,060
Portugal	60,785	53,236	52,919	59,514	62,861	19,724	16,074	14,628	15,918	17,154
Romania	4,024	3,899	3,938	3,705	4,539	1,111	1,619	2,312	3,340	3,963
Slovenia	5,732	5,987	6,443	6,561	7,054	1,593	1,636	1,597	1,551	1,697
Slovakia	5,901	6,163	6,848	6,896	7,260	4,872	5,789	6,796	7,157	7,910
Finland	51,829	51,537	55,902	59,305	65,338	4,681	5,928	4,703	5,050	6,278
Sweden	302,298	318,168	355,518	385,451	417,984	32,294	35,316	38,603	38,183	40,171
United Kingdom	1,710,161	1,759,953	1,927,444	1,933,056	2,063,423	1,504,342	1,725,644	1,966,264	2,048,592	2,186,751
Euro area	5,077,313	5,156,882	5,415,994	5,789,275	6,201,678	1,075,858	1,145,592	1,301,414	1,342,139	1,605,836
EU	7,358,954	7,544,801	8,013,527	8,427,555	9,035,245	2,864,855	3,166,144	3,578,406	3,702,206	4,098,669

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/browse.do?node=9484387>).
- 3) The Herfindahl index (HI) refers to the concentration of banking business. The HI is obtained by summing the squares of the market shares 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).
- 4) Where the number of institutions is less than three, the underlying data are not disclosed for confidentiality reasons.