

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	4,316	4,201	3,973	3,881	3,820	65,985	63,723	61,861	61,197	59,765
Bulgaria	5,961	5,916	5,849	3,777	3,833	33,258	34,290	34,133	33,897	33,527
Czech Republic	1,993	1,998	1,990	2,049	2,098	39,882	38,394	38,359	39,461	40,147
Denmark	2,192	1,996	1,654	1,557	1,405	52,830	50,101	47,739	47,224	44,900
Germany	39,531	38,851	39,494	37,853	36,239	685,550	673,500	667,900	663,800	659,100
Estonia	257	213	202	193	176	6,144	5,693	5,497	5,516	5,563
Ireland	895	1,228	1,162	1,099	1,064	40,507	38,178	36,438	35,612	31,776
Greece	4,098	4,078	4,005	3,847	3,629	66,163	65,673	63,408	59,958	57,006
Spain	46,065	44,431	43,164	40,103	38,142	276,497	267,383	261,389	245,956	234,292
France	39,467	38,311	38,784	38,433	38,359	424,536	416,772	382,677	421,844	416,412
Italy	34,169	34,030	33,631	33,561	32,528	338,035	323,407	321,081	316,360	309,540
Cyprus	923	930	911	902	866	12,554	12,513	12,643	12,825	12,853
Latvia	658	624	587	549	400	13,905	12,365	11,534	11,188	10,535
Lithuania	973	972	951	676	689	11,080	10,902	9,993	8,707	8,671
Luxembourg	230	226	226	227	203	27,208	26,416	26,255	26,696	26,534
Hungary	3,515	3,560	3,493	3,449	3,330	43,620	42,609	41,526	41,305	41,103
Malta	111	114	113	107	107	3,872	3,836	3,914	4,026	4,002
Netherlands	3,421	3,137	2,864	2,653	2,466	116,000	110,000	108,000	105,408	103,447
Austria	4,243	4,167	4,171	4,431	4,460	78,754	77,246	78,098	78,085	77,424
Poland	12,914	13,292	13,518	14,592	15,170	188,969	183,064	184,858	186,331	181,991
Portugal	6,417	6,532	6,587	6,501	6,258	62,377	61,593	61,504	59,911	57,346
Romania	7,375	6,425	6,170	6,046	5,723	71,622	67,898	66,753	65,772	61,769
Slovenia	698	706	694	687	695	12,284	12,188	11,995	11,813	11,498
Slovakia	1,258	1,230	1,224	1,034	1,061	20,598	18,750	18,234	18,452	18,655
Finland	1,672	1,538	1,475	1,446	1,404	25,699	24,879	23,353	23,188	22,510
Sweden	2,025	1,950	1,937	1,857	1,878	50,115	49,256	49,799	49,784	52,186
United Kingdom	12,270	11,869	11,653	11,713	11,713 ^(e)	491,262	471,129	455,594	454,087	454,487 ^(e)
Euro area	186,256	183,710	182,478	176,958	171,477	2,236,021	2,196,057	2,138,750	2,150,647	2,107,723
EU	237,647	232,525	230,482	223,223	217,716	3,259,306	3,161,758	3,084,535	3,088,403	3,037,039

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	1,881	1,622	1,439	1,294	1,061	80.8	77.1	74.9	70.8	66.3
Bulgaria	834	846	789	766	738	57.3	58.3	55.2	52.6	50.4
Czech Republic	1,014	1,032	1,045	1,014	999	62.1	62.4	62.5	61.8	61.5
Denmark	1,229	1,042	1,077	1,192	1,130	66.0	64.0	64.4	66.3	65.6
Germany	191	206	298	317	307	22.7	25.0	32.6	33.5	33.0
Estonia	3,120	3,090	2,929	2,613	2,493	94.8	93.4	92.3	90.6	89.6
Ireland	800	900	900	800	1,000	55.3	58.8	56.8	53.2	56.9
Greece	1,172	1,184	1,214	1,278	1,487	69.5	69.2	70.6	72.0	79.5
Spain	497	507	528	596	654	42.4	43.3	44.3	48.1	51.4
France	681	605	610	600	545	51.2	47.2	47.4	48.3	44.6
Italy	307	298	410	407	410	31.2	31.0	39.8	39.5	39.7
Cyprus	1,019	1,089	1,124	1,027	996	63.8	64.9	64.2	60.8	62.5
Latvia	1,205	1,181	1,005	929	1,027	70.2	69.3	60.4	59.6	64.1
Lithuania	1,714	1,693	1,545	1,871	1,749	81.3	80.5	78.8	84.7	83.6
Luxembourg	309	310	343	346	345	29.7	29.3	31.1	31.2	33.1
Hungary	819	864	828	848	872	54.4	55.2	54.6	54.6	54.0
Malta	1,236	1,250	1,181	1,203	1,314	72.8	72.8	71.3	72.0	74.5
Netherlands	2,168	2,032	2,052	2,061	2,026	86.7	85.1	84.2	83.6	82.1
Austria	454	414	383	423	395	39.0	37.2	35.9	38.4	36.5
Poland	562	574	559	563	568	44.2	43.9	43.4	43.7	44.4
Portugal	1,114	1,150	1,207	1,206	1,191	69.1	70.1	70.9	70.8	70.0
Romania	922	857	871	878	852	54.0	52.4	52.7	54.6	54.7
Slovenia	1,268	1,256	1,160	1,142	1,115	59.1	59.7	59.3	59.3	58.4
Slovakia	1,197	1,273	1,239	1,268	1,221	71.6	72.1	72.0	72.2	70.7
Finland	3,160	3,120	3,550	3,700	3,010	82.8	82.6	83.8	80.9	79.0
Sweden	953	899	860	863	853	61.9	60.7	57.8	57.8	57.4
United Kingdom	370	360	424	523	436	35.3	34.1	39.8	44.1	40.6

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	47	46	49	38	35	9	9	9	23	24
Bulgaria	4	4	4	4	4	2	2	2	3	3
Czech Republic	15	18	18	21	20	1	0	0	0	0
Denmark	16	17	20	21	19	3	2	3	3	3
Germany	83	85	89	91	88	20	19	19	19	20
Estonia	11	10	9	8	7	0	0	2	2	1
Ireland	31	32	33	37	35	1	1	1	1	1
Greece	24	24	21	19	18	6	5	5	4	4
Spain	78	81	80	79	77	9	8	8	8	8
France	74	74	71	69	65	25	24	24	23	22
Italy	73	72	68	70	69	11	10	9	9	9
Cyprus	8	9	9	9	11	15	16	16	16	16
Latvia	6	6	8	8	8	0	0	0	0	1
Lithuania	7	7	9	8	8	0	0	0	1	0
Luxembourg	32	30	30	29	30	8	7	7	6	6
Hungary	10	11	10	11	10	0	0	0	0	0
Malta	1	1	1	1	1	2	2	2	2	2
Netherlands	33	34	32	32	34	5	5	5	5	5
Austria	30	29	30	30	28	0	0	0	0	1
Poland	18	18	21	19	20	0	0	0	0	0
Portugal	25	25	24	22	22	3	2	2	2	2
Romania	10	10	9	8	8	0	0	0	0	0
Slovenia	3	3	3	3	3	0	0	0	0	0
Slovakia	9	11	14	17	14	0	0	0	0	0
Finland	20	21	22	22	20	2	1	2	2	2
Sweden	22	20	21	25	23	4	2	4	4	7
United Kingdom	81	77	71	68	66	91	91	91	90	91
Euro area	562	577	576	576	557	116	109	109	122	123
EU	771	775	776	769	743	217	206	211	223	228

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	45,378	41,219	43,814	79,153	89,724	62,038	46,520	49,834	74,181	78,156
Bulgaria	1,741	1,668	1,615	1,558	2,659	.	.	.	312	309
Czech Republic	22,781	18,781	18,709	20,944	17,337	.	0	0	0	0
Denmark	35,053	39,365	33,665	28,976	38,695	705	.	1,359	1,816	12,076
Germany	157,326	153,089	166,559	192,340	260,222	39,888	29,136	37,480	47,602	50,719
Estonia	5,740	5,557	5,287	5,241	5,896	0	0	.	.	.
Ireland	134,506	125,237	120,097	124,088	124,083	.	.	.	.	.
Greece	38,740	37,409	36,155	51,460	38,537	697	851	722	570	587
Spain	230,146	221,158	203,003	204,290	191,213	6,768	6,370	6,359	8,318	7,588
France	138,772	129,961	119,290	124,320	124,804	21,342	15,675	16,979	24,287	30,657
Italy	265,454	229,375	249,626	283,180	283,362	10,072	6,682	6,292	8,792	9,154
Cyprus	4,135	1,122	1,501	1,912	3,867	5,529	5,271	6,311	6,351	7,230
Latvia	3,804	3,671	3,746	3,635	3,897	0	0	0	0	.
Lithuania	4,682	4,603	4,637	4,670	4,802	0	0	0	.	0
Luxembourg	128,798	113,738	97,855	89,687	85,863	41,976	18,978	15,951	36,009	26,771
Hungary	5,199	7,435	8,580	8,804	6,583	0	0	0	0	0
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	65,328	63,583	73,237	100,030	132,981	1,196	1,346	2,174	2,770	5,269
Austria	11,408	10,874	11,108	11,591	11,657	0	0	0	0	.
Poland	16,209	13,050	14,376	7,329	7,043	0	0	0	0	0
Portugal	28,122	33,261	38,241	42,996	45,182	243	.	.	.	.
Romania	4,823	5,707	5,626	6,695	7,077	0	0	0	0	0
Slovenia	474	501	522	660	779	0	0	0	0	0
Slovakia	4,233	3,774	3,739	4,040	4,586	0	0	0	0	0
Finland	18,960	16,889	23,531	38,824	41,776	.	.	.	.	.
Sweden	83,855	59,633	74,193	81,521	83,743	7,979	.	9,542	12,061	12,462
United Kingdom	1,870,854	1,699,448	1,439,647	1,184,083	1,126,456	1,653,574	1,508,633	1,813,790	2,175,077	1,967,297
Euro area	1,268,592	1,182,407	1,189,160	1,354,576	1,445,122	207,697	148,317	164,227	258,406	274,481
EU	3,327,413	3,041,326	2,799,498	2,702,791	2,743,415	1,870,180	1,665,176	1,989,196	2,447,674	2,266,629

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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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	22	21	21	20	21	6	7	7	8	6
Bulgaria	13	13	13	13	13	3	3	3	2	2
Czech Republic	16	16	16	17	16	1	2	2	2	2
Denmark	6	6	6	6	5	5	5	5	1	0
Germany	29	31	26	25	22	16	17	16	15	15
Estonia	4	4	4	3	2	0	0	.	.	3
Ireland	23	22	17	16	15	15	15	15	13	11
Greece	7	7	7	6	5	1	1	0	0	0
Spain	35	33	33	33	33	10	10	9	10	10
France	94	76	64	60	56	59	60	63	61	61
Italy	16	16	16	17	17	5	6	7	7	7
Cyprus	8	8	6	5	5	1	1	2	3	3
Latvia	6	7	8	4	3	6	7	7	8	4
Lithuania	4	4	4	3	3	0	0	0	1	1
Luxembourg	71	75	71	68	66	33	30	32	33	34
Hungary	19	17	16	15	15	3	2	2	2	2
Malta	10	10	11	11	11	3	3	2	2	2
Netherlands	10	9	10	10	9	15	15	15	15	14
Austria	13	13	16	21	18	12	11	11	14	17
Poland	34	31	34	32	31	8	8	5	5	5
Portugal	11	11	8	7	7	3	4	4	4	4
Romania	23	22	22	22	21	2	1	1	1	1
Slovenia	8	8	8	8	7	0	0	0	0	0
Slovakia	14	13	13	12	12	1	0	0	0	0
Finland	7	7	6	5	4	1	0	0	0	0
Sweden	6	7	6	6	6	2	1	1	1	1
United Kingdom	16	16	16	16	16	82	78	81	81	84
Euro area	364	360	333	327	310	180	180	183	185	187
EU	525	503	478	461	439	293	287	290	289	289

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	228,933	578,136	541,467	563,831	458,761	4,484	35,784	39,406	55,405	68,787
Bulgaria	28,176	29,277	29,750	29,731	30,185	794	820	908	.	.
Czech Republic	128,854	125,083	134,068	146,461	148,417	.	.	.	.	.
Denmark	133,602	157,806	160,805	140,817	141,154	23,271	22,720	21,566	.	0
Germany	623,549	563,202	634,020	677,032	630,915	87,088	53,062	66,668	50,074	59,212
Estonia	15,697	14,692	13,594	11,715	.	0	0	344	.	853
Ireland	535,135	445,123	315,758	264,909	204,270	117,720	90,368	80,720	102,410	89,544
Greece	62,941	65,162	65,864	38,566	33,205	.	.	0	0	0
Spain	111,506	112,271	114,683	122,259	116,448	11,290	9,706	7,600	7,823	9,201
France	644,303	569,838	567,240	596,388	622,173	65,484	54,483	55,126	59,035	58,275
Italy	204,705	205,544	225,492	236,036	256,428	7,917	13,095	19,070	18,326	18,743
Cyprus	35,361	45,134	33,539	26,515	18,037	.	.	.	11,942	15,173
Latvia	16,303	15,237	14,557	10,385	9,636	1,924	1,811	2,503	4,764	4,132
Lithuania	17,837	17,227	15,784	13,470	12,779	0	0	0	.	.
Luxembourg	640,514	542,787	545,971	541,853	492,948	78,764	46,904	63,107	80,689	82,192
Hungary	70,730	60,771	60,944	60,292	51,535	3,837	.	.	.	.
Malta	15,450	13,434	17,504	17,012	16,529	1,779	1,541	.	.	.
Netherlands	15,585	13,962	233,387	174,171	93,919	39,613	39,516	40,429	41,119	41,105
Austria	189,559	141,601	132,301	144,469	144,365	49,352	48,665	47,183	55,509	60,367
Poland	181,331	140,177	168,833	187,978	191,336	25,477	22,430	20,784	21,251	20,466
Portugal	76,373	82,111	80,544	76,724	67,157	4,922	4,844	5,017	3,148	2,479
Romania	68,522	59,990	61,346	60,490	57,753	.	.	.	.	.
Slovenia	14,611	15,055	14,436	14,187	14,123	0	0	0	0	0
Slovakia	56,539	48,588	50,265	51,043	52,618	.	0	0	0	0
Finland	248,033	243,191	308,455	414,150	357,954	.	0	0	0	0
Sweden	3,967	4,228	4,502	4,729	5,265	.	.	.	.	.
United Kingdom	352,193	598,301	562,993	553,979	512,275	626,047	507,203	548,562	780,310	794,027
Euro area	3,646,558	3,685,139	3,880,926	3,970,860	3,591,652	551,263	495,111	433,146	488,589	508,388
EU	4,718,275	4,907,928	5,107,760	5,179,192	4,751,987	1,240,500	1,056,335	1,034,409	1,307,324	1,337,993

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Belgium	220,335	234,444	244,963	251,838	261,168	12,245	13,637	15,734	16,046	.
Bulgaria	1,254	1,910	2,299	2,333	2,592	1,178	1,622	2,043	2,351	2,919
Czech Republic	13,473	13,794	15,391	16,329	17,301	7,685	8,166	9,192	10,066	10,868
Denmark	170,574	182,938	204,517	223,429	241,335	57,377	65,107	69,824	80,478	82,196
Germany	1,113,700	1,163,714	1,160,318	1,244,931	1,185,764	723	875	1,043	1,192	1,372
Estonia	709	707	815	806	855	791	1,025	1,160	1,214	1,576
Ireland	183,069	204,188	223,237	215,933	231,275	61,433	68,542	76,142	68,852	66,312
Greece	15,058	15,484	15,704	14,895	15,408	0	0	0	0	0
Spain	258,470	272,307	277,628	281,328	293,202	79,754	86,321	87,030	85,326	88,252
France	1,591,198	1,760,215	1,892,339	1,875,784	2,072,396	0	0	0	0	0
Italy	478,669	542,426	535,549	515,069	536,172	21,221	25,911	30,211	30,941	34,152
Cyprus	10,283	10,215	9,934	9,777	12,287	.	.	.	.	.
Latvia	555	497	497	490	523	117	137	161	173	208
Lithuania	1,059	973	851	894	948	670	989	1,145	1,209	1,380
Luxembourg	81,282	101,171	120,942	122,146	139,469	390	844	896	969	1,071
Hungary	8,474	8,243	8,440	8,062	7,736	11,445	13,091	14,854	4,119	4,199
Malta	1,362	1,581	1,803	1,829	1,977	0	0	0	0	0
Netherlands	366,676	384,843	413,500	439,194	468,386	709,901	744,738	801,842	873,112	1,007,191
Austria	92,580	97,520	103,320	103,750	108,374	11,936	13,808	14,976	14,798	16,335
Poland	35,865	29,266	32,800	31,599	34,992	39,367	41,585	55,776	54,914	64,876
Portugal	51,699	57,765	60,785	53,236	52,919	20,240	21,919	19,724	16,074	14,628
Romania	3,764	3,359	4,022	3,852	3,769	253	610	1,129	1,666	2,312
Slovenia	4,320	5,359	5,732	5,987	6,443	1,129	1,390	1,593	1,636	1,597
Slovakia	5,661	6,141	5,901	6,163	6,848	3,176	3,952	4,872	5,789	6,796
Finland	43,594	48,357	51,829	51,537	55,942	4,497	5,110	4,681	5,928	6,211
Sweden	240,571	250,565	302,298	318,168	355,518	26,936	27,121	32,294	35,316	38,603
United Kingdom	1,426,693	1,633,741	1,710,161	1,759,953	1,820,994	1,001,812	1,265,348	1,504,342	1,725,644	1,785,495
Euro area	4,512,295	4,905,730	5,123,484	5,194,203	5,448,885	923,469	987,047	1,058,744	1,121,877	1,245,493
EU	6,420,742	7,031,723	7,405,575	7,559,312	7,934,593	2,074,159	2,411,848	2,750,665	3,037,811	3,238,548

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 up to 2009 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 financial institutions and markets statistics (recast), (ECB/2007/9).
- 4) Where the number of institutions is less than three, the underlying data are not disclosed for confidentiality reasons.