

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	4,201	3,973	3,881	3,819	3,738	63,723	61,861	61,197	60,068	58,233
Bulgaria	5,916	5,849	3,777	3,833	3,770	34,290	34,133	33,897	33,527	32,756
Czech Republic	1,998	1,990	2,049	2,098	2,135	38,394	38,359	39,461	40,147	39,742
Denmark	1,996	1,654	1,557	1,405	1,256	50,101	47,739	47,224	44,900	36,367
Germany	38,851	39,494	37,853	36,239	36,155	673,500	667,900	663,800	659,100	651,250
Estonia	213	202	178	163	140	5,693	5,497	5,516	5,563	4,861
Ireland	1,228	1,162	1,099	1,064	.	38,178	36,438	35,612	31,776	.
Greece	4,078	4,005	3,847	3,629	3,109	65,673	63,408	59,958	57,006	51,242
Croatia	.	.	.	.	1,222	.	.	.	.	21,355
Spain	44,431	43,164	40,103	38,142	33,713	267,383	261,389	245,956	234,292	215,663
France	38,311	38,784	38,433	38,359	37,862	416,772	421,933	426,336	421,037	415,953
Italy	34,030	33,631	33,561	32,872	31,759	323,407	321,081	316,360	309,478	306,313
Cyprus	930	911	902	850	682	12,513	12,643	12,825	12,853	11,142
Latvia	624	587	549	400	343	12,365	11,534	11,188	10,565	10,029
Lithuania	972	951	676	689	656	10,902	9,993	8,707	8,671	8,392
Luxembourg	226	226	227	203	213	26,416	26,255	26,696	26,534	26,237
Hungary	3,560	3,493	3,449	3,330	3,246	42,609	41,526	41,305	41,103	40,750
Malta	114	113	107	107	110	3,836	3,914	4,026	4,007	4,197
Netherlands	3,137	2,864	2,653	2,466	2,165	110,000	108,000	105,408	103,447	96,423
Austria	4,167	4,171	4,431	4,460	4,352	77,246	78,098	78,085	77,424	75,980
Poland	13,292	13,518	14,592	15,170	15,479	183,064	184,858	186,331	181,991	179,385
Portugal	6,532	6,587	6,501	6,259	5,987	61,593	61,504	59,911	57,348	57,556
Romania	6,425	6,170	6,046	5,723	5,492	67,898	66,753	65,772	61,769	58,612
Slovenia	706	694	687	695	630	12,188	11,995	11,813	11,498	11,218
Slovakia	1,230	1,224	1,034	1,061	1,256	18,750	18,234	18,452	18,655	18,540
Finland	1,538	1,475	1,446	1,404	1,300	24,879	23,353	23,188	22,510	22,402
Sweden	1,950	1,937	1,857	1,878	1,974	49,256	49,799	49,784	52,186	53,594
United Kingdom	11,869	11,673	11,713	11,381	.	471,129	455,594	454,087	439,873	421,508
Euro area	183,710	182,478	176,943	171,792	163,171	2,196,057	2,178,006	2,155,139	2,112,596	2,027,210
EU	232,525	230,502	223,208	217,699	198,744	3,161,758	3,123,791	3,092,895	3,027,328	2,929,700

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	1,622	1,439	1,294	1,061	979	77.1	74.9	70.8	66.3	64.0
Bulgaria	846	789	766	738	730	58.3	55.2	52.6	50.4	49.9
Czech Republic	1,032	1,045	1,014	999	999	62.4	62.5	61.8	61.5	62.8
Denmark	1,042	1,077	1,192	1,130	1,160	64.0	64.4	66.3	65.6	68.4
Germany	206	298	317	307	266	25.0	32.6	33.5	33.0	30.6
Estonia	3,090	2,929	2,613	2,493	2,483	93.4	92.3	90.6	89.6	89.7
Ireland	714	700	647	632	674	52.6	49.9	46.7	46.4	47.8
Greece	1,184	1,214	1,278	1,487	2,136	69.2	70.6	72.0	79.5	94.0
Croatia	.	.	.	.	1,384	.	.	.	73.9	72.9
Spain	507	528	596	654	757	43.3	44.3	48.1	51.4	56.2
France	605	610	600	545	551	47.2	47.4	48.3	44.6	45.9
Italy	298	410	407	410	406	31.0	39.8	39.5	39.7	39.6
Cyprus	1,089	1,124	1,027	996	1,486	64.9	64.2	60.8	62.5	62.6
Latvia	1,181	1,005	929	1,027	1,037	69.3	60.4	59.6	64.1	64.1
Lithuania	1,693	1,545	1,871	1,749	1,892	80.5	78.8	84.7	83.6	87.1
Luxembourg	310	343	346	345	357	29.3	31.1	31.2	33.1	33.7
Hungary	864	828	848	873	836	55.2	54.6	54.6	54.0	51.9
Malta	1,250	1,181	1,203	1,313	1,458	72.8	71.3	72.0	74.4	76.5
Netherlands	2,034	2,049	2,067	2,026	2,104	85.1	84.2	83.6	82.1	83.8
Austria	414	383	423	395	405	37.2	35.9	38.4	36.5	36.7
Poland	574	559	563	568	586	43.9	43.4	43.7	44.4	45.2
Portugal	1,150	1,207	1,206	1,191	1,196	70.1	70.9	70.8	69.9	70.6
Romania	857	871	878	852	821	52.4	52.7	54.6	54.7	54.4
Slovenia	1,256	1,160	1,142	1,115	1,045	59.7	59.3	59.3	58.4	57.1
Slovakia	1,273	1,239	1,268	1,221	1,215	72.1	72.0	72.2	70.7	70.3
Finland	3,120	3,550	3,700	3,010	3,080	82.6	83.8	80.9	79.0	84.1
Sweden	899	860	863	853	876	60.7	57.8	57.8	57.4	58.3
United Kingdom	467	523	519	527	525	40.8	42.5	43.5	42.8	43.7

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	46	49	38	35	36	9	9	23	24	28
Bulgaria	4	4	4	4	3	2	2	3	3	3
Czech Republic	18	18	21	20	21	0	0	0	0	0
Denmark	17	20	21	19	19	2	3	3	3	3
Germany	85	89	91	88	88	19	19	19	20	21
Estonia	10	9	8	7	6	0	2	2	1	1
Ireland	32	33	37	35	33	1	1	1	1	1
Greece	24	21	19	18	16	5	5	4	4	4
Croatia	.	.	.	.	.	.	.	.	.	.
Spain	81	80	79	77	77	8	8	8	8	8
France	74	71	69	65	68	24	24	23	22	23
Italy	72	68	70	69	72	10	9	9	9	9
Cyprus	9	9	9	11	11	16	16	16	16	16
Latvia	6	8	8	8	8	0	0	0	1	1
Lithuania	7	9	8	8	7	0	0	1	0	0
Luxembourg	30	30	29	30	29	7	7	6	6	8
Hungary	11	10	11	10	9	0	0	0	0	0
Malta	1	1	1	1	1	2	2	2	2	2
Netherlands	28	28	30	31	34	5	5	5	5	5
Austria	29	30	30	28	29	0	0	0	1	1
Poland	18	21	19	20	22	0	0	0	0	0
Portugal	25	24	22	21	22	2	2	2	2	2
Romania	10	9	8	8	9	0	0	0	0	0
Slovenia	3	3	3	3	3	0	0	0	0	0
Slovakia	11	14	17	14	15	0	0	0	0	0
Finland	21	22	22	20	20	1	2	2	2	2
Sweden	20	21	25	23	25	2	4	4	7	5
United Kingdom	77	71	68	66	62	91	91	90	91	90
Euro area	571	572	574	553	560	109	109	122	123	131
EU	769	772	767	739	745	206	211	223	228	233

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	41,219	43,814	79,153	89,724	108,478	46,520	49,834	74,181	78,156	84,185
Bulgaria	1,668	1,615	1,558	2,659	2,532	.	.	312	309	364
Czech Republic	18,781	18,709	20,944	17,337	18,234	0	0	0	0	0
Denmark	39,365	33,665	28,976	38,695	39,156	.	1,359	1,816	12,076	12,400
Germany	153,089	166,559	192,340	260,222	187,080	29,136	37,480	47,602	50,719	43,193
Estonia	5,557	5,287	5,241	5,896	5,692	0	.	.	.	.
Ireland	125,237	120,097	124,088	124,083	97,905	.	.	.	.	.
Greece	37,409	36,155	51,460	38,537	10,253	851	722	570	587	551
Croatia	.	.	.	.	.	.	.	.	.	.
Spain	221,158	203,003	204,290	191,213	131,357	6,370	6,359	8,318	7,588	6,075
France	129,961	119,290	124,320	124,804	104,640	15,675	16,979	24,287	30,635	24,474
Italy	229,375	249,626	283,180	283,239	242,030	6,682	6,292	8,792	9,154	9,372
Cyprus	1,122	1,501	1,912	2,344	1,273	5,271	6,311	6,351	7,230	5,125
Latvia	3,671	3,746	3,635	3,897	3,437	0	0	0	.	.
Lithuania	4,603	4,637	4,670	4,802	4,383	0	0	.	0	0
Luxembourg	113,738	97,855	89,687	85,863	79,178	18,978	15,951	36,009	26,771	32,751
Hungary	7,435	8,580	8,804	6,595	7,610	0	0	0	0	0
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	63,583	73,237	100,029	133,083	83,975	1,345	2,174	2,771	5,269	2,699
Austria	10,874	11,108	11,591	11,657	12,731	0	0	0	.	.
Poland	13,050	14,376	7,329	7,043	8,038	0	0	0	0	0
Portugal	33,261	38,241	42,996	45,182	33,253	.	.	.	.	.
Romania	5,707	5,626	6,695	7,077	7,733	0	0	0	0	0
Slovenia	501	522	660	779	905	0	0	0	0	0
Slovakia	3,774	3,739	4,040	4,586	4,387	0	0	0	0	0
Finland	16,889	23,531	38,824	41,776	28,215	.	.	.	.	.
Sweden	59,633	74,193	81,521	83,743	89,499	.	9,542	12,061	12,462	11,278
United Kingdom	1,699,448	1,439,647	1,184,083	1,126,456	976,148	1,508,633	1,813,790	2,175,077	1,967,297	1,803,267
Euro area	1,182,407	1,189,160	1,354,575	1,443,578	1,131,883	148,316	164,227	258,407	274,459	245,060
EU	3,041,326	2,799,498	2,702,790	2,741,882	2,288,653	1,665,175	1,989,196	2,447,675	2,266,607	2,072,372

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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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	21	21	20	21	19	7	7	8	6	5
Bulgaria	13	13	13	13	12	3	3	2	2	2
Czech Republic	16	16	17	16	16	2	2	2	2	2
Denmark	6	6	6	5	5	5	5	1	0	0
Germany	31	26	25	22	22	17	16	15	15	15
Estonia	4	4	3	2	2	0	.	.	3	3
Ireland	22	17	16	15	13	15	15	13	11	11
Greece	7	7	6	5	3	1	0	0	0	0
Croatia	.	.	.	.	1	.	.	.	.	3
Spain	33	33	33	33	31	10	9	10	10	12
France	76	64	60	56	51	60	63	61	61	56
Italy	16	16	17	17	16	6	7	7	7	6
Cyprus	8	6	5	5	5	1	2	3	3	3
Latvia	7	8	4	3	3	7	7	8	4	4
Lithuania	4	4	3	3	3	0	0	1	1	1
Luxembourg	75	71	68	66	69	30	32	33	34	36
Hungary	17	16	15	15	14	2	2	2	2	2
Malta	10	11	11	11	10	3	2	2	2	2
Netherlands	8	9	9	8	8	14	15	15	14	12
Austria	13	16	21	18	17	11	11	14	17	17
Poland	31	34	32	31	30	8	5	5	5	6
Portugal	11	8	7	7	7	4	4	4	4	3
Romania	22	22	22	21	19	1	1	1	1	1
Slovenia	8	8	8	7	7	0	0	0	0	0
Slovakia	13	13	12	12	12	0	0	0	0	0
Finland	7	6	5	4	3	0	0	0	0	0
Sweden	7	6	6	6	5	1	1	1	1	1
United Kingdom	16	16	16	16	15	78	81	81	84	85
Euro area	359	332	326	309	295	179	183	185	187	181
EU	502	477	460	438	418	286	290	289	289	288

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	578,136	541,467	563,831	458,761	409,974	35,784	39,406	55,405	68,787	65,326
Bulgaria	29,277	29,750	29,731	30,185	30,099	820	908	.	.	.
Czech Republic	125,083	134,068	146,461	148,417	159,783	.	.	.	.	.
Denmark	157,806	160,805	140,817	141,154	149,182	22,720	21,566	.	0	0
Germany	563,202	634,020	677,032	630,915	550,655	53,062	66,668	50,074	59,212	59,155
Estonia	14,692	13,594	11,715	.	.	0	344	.	853	957
Ireland	445,123	315,758	264,909	204,270	181,355	90,368	80,720	102,410	89,544	83,042
Greece	65,162	65,864	38,566	33,205	839	.	0	0	0	0
Croatia	.	.	.	.	1,812	.	.	.	.	153
Spain	112,271	114,683	122,259	116,448	104,450	9,706	7,600	7,823	9,201	11,717
France	569,838	567,240	596,388	622,173	471,821	54,483	55,126	59,035	58,288	57,218
Italy	205,544	225,492	236,036	256,371	233,751	13,095	19,070	18,326	18,740	17,943
Cyprus	45,134	33,539	26,515	19,560	10,736	.	.	11,942	15,173	9,293
Latvia	15,237	14,557	10,385	9,636	9,751	1,811	2,503	4,764	4,132	4,271
Lithuania	17,227	15,784	13,470	12,779	13,101	0	0	.	.	.
Luxembourg	542,787	545,971	541,853	492,948	451,497	46,904	63,107	80,689	82,192	93,161
Hungary	60,771	60,944	60,292	51,513	46,082	.	.	.	.	.
Malta	13,434	17,504	17,012	16,545	12,233	1,541	.	.	.	.
Netherlands	13,322	233,387	174,171	94,006	57,463	39,515	40,429	41,119	40,930	37,285
Austria	141,601	132,301	144,469	144,365	139,901	48,665	47,183	55,509	60,367	58,796
Poland	140,177	168,833	187,978	191,336	204,992	22,430	20,784	21,251	20,466	24,379
Portugal	82,111	80,544	76,724	67,157	65,311	4,844	5,126	3,148	2,479	1,330
Romania	59,990	61,346	60,490	57,753	56,154	.	.	.	.	.
Slovenia	15,055	14,436	14,187	14,123	13,265	0	0	0	0	0
Slovakia	48,588	50,265	51,043	52,618	54,188	0	0	0	0	0
Finland	243,191	308,455	414,150	357,954	310,243	0	0	0	0	0
Sweden	4,228	4,502	4,729	5,265	5,568	.	.	.	.	.
United Kingdom	598,301	562,993	553,979	512,080	444,602	507,203	548,562	780,310	794,027	720,894
Euro area	3,684,499	3,880,926	3,970,860	3,593,221	3,079,853	495,110	433,255	488,589	508,223	497,242
EU	4,907,288	5,108,103	5,179,192	4,753,339	4,200,978	1,056,334	1,034,518	1,307,324	1,337,828	1,258,260

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	1,910	2,298	2,329	2,584	2,555	1,622	2,043	2,351	2,919	3,488
Czech Republic	13,794	15,391	16,329	17,301	17,053	8,166	9,192	10,066	10,868	11,448
Denmark	183,905	204,067	246,219	246,449	248,555	142,539	166,908	185,142	185,315	168,971
Germany	1,163,714	1,160,318	1,244,931	1,185,764	1,237,478	875	1,043	1,192	1,372	1,602
Estonia	707	815	806	855	813	1,025	1,160	1,214	1,576	1,874
Ireland	.	.	.	.	.	.	.	.	.	.
Greece	15,484	15,704	14,895	15,555	16,200	0	0	0	0	0
Croatia	.	.	.	.	.	.	.	.	.	.
Spain	261,827	260,676	272,784	282,400	300,336	86,321	87,030	85,326	88,409	93,846
France	1,760,215	1,892,339	1,875,784	2,072,396	2,169,334	0	0	0	0	0
Italy	537,770	519,639	509,546	560,038	633,509	25,912	30,654	32,585	35,823	36,673
Cyprus	8,294	9,573	9,884	10,595	8,260	.	.	.	.	.
Latvia	497	497	490	542	500	137	161	173	208	239
Lithuania	973	851	894	1,002	843	989	1,145	1,209	1,424	1,551
Luxembourg	101,171	120,942	122,146	139,469	147,794	844	896	969	1,071	1,216
Hungary	8,243	8,440	8,062	7,722	7,667	13,091	14,854	4,119	4,202	4,337
Malta	1,581	1,803	1,829	1,977	2,144	0	0	0	0	0
Netherlands	384,843	413,500	436,874	464,992	458,882	744,738	801,842	874,742	1,005,685	1,021,697
Austria	97,520	103,320	103,750	108,374	110,391	13,808	14,976	14,798	16,335	17,299
Poland	29,266	32,800	31,599	34,992	35,458	41,585	55,776	54,914	64,876	71,788
Portugal	57,765	60,785	53,236	52,919	53,784	21,919	19,724	16,074	14,628	15,152
Romania	3,362	4,024	3,899	3,938	3,705	608	1,111	1,619	2,312	3,340
Slovenia	5,359	5,732	5,987	6,443	6,561	1,390	1,593	1,636	1,597	1,551
Slovakia	6,141	5,901	6,163	6,848	6,896	3,952	4,872	5,789	6,796	7,157
Finland	48,357	51,829	51,537	55,902	59,305	5,110	4,681	5,928	4,703	5,050
Sweden	250,565	302,298	318,168	355,518	385,451	27,121	32,294	35,316	38,603	38,183
United Kingdom	1,633,741	1,710,161	1,759,953	1,927,444	1,918,027	1,265,348	1,504,342	1,725,644	1,966,264	1,956,657
Euro area	4,886,526	5,092,072	5,175,963	5,442,163	5,427,618	989,196	1,057,376	1,126,798	1,274,622	1,285,987
EU	7,013,488	7,373,715	7,563,905	8,039,655	8,051,448	2,491,427	2,846,363	3,147,349	3,551,613	3,554,112

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.