

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	3,607	3,508	3,347	3,195	2,983	56,666	55,774	54,657	53,059	51,740
Bulgaria	3,720	3,684	2,936	3,060	3,142	31,715	30,657	30,352	30,070	29,991
Czech Republic	2,144	2,095	1,977	1,868	1,868	38,791	38,835	39,654	39,990	40,244
Denmark	1,186	1,113	995	1,007	958	37,201	40,748	41,123	42,240	41,737
Germany	35,284	34,001	31,974	30,072	27,887	649,900	637,338	619,621	597,319	564,935
Estonia	122	107	99	95	91	4,860	4,979	4,924	4,920	5,317
Ireland	994	1,029	1,048	916	891	28,871	27,091	26,811	26,891	27,940
Greece	2,688	2,547	2,331	2,168	1,978	45,654	46,095	42,647	41,707	39,382
Croatia	1,194	1,175	1,142	1,112	1,035	21,190	20,914	20,607	20,434	20,028
Spain	31,999	31,087	28,807	27,480	26,166	201,656	196,556	186,982	183,053	179,055
France	37,623	37,567	37,261	37,209	36,519	408,726	406,701	410,925	409,925	408,941
Italy	30,723	30,258	29,039	27,374	25,454	299,684	298,473	295,305	281,928	274,056
Cyprus	615	563	544	460	386	10,956	10,983	10,663	10,632	8,946
Latvia	319	276	261	249	218	9,374	9,401	8,803	8,492	7,345
Lithuania	610	558	506	480	406	8,952	8,434	8,643	8,922	9,165
Luxembourg	221	213	230	217	210	25,972	25,945	26,062	26,149	26,317
Hungary	3,112	2,812	2,691	2,418	2,235	39,456	38,205	38,751	38,885	39,434
Malta	110	109	105	102	97	4,426	4,584	4,747	4,924	5,044
Netherlands	1,854	1,764	1,674	1,619	1,489	94,000	90,137	82,836	75,215	72,199
Austria	4,247	4,094	3,934	3,765	3,631	74,110	73,315	72,957	71,927	71,798
Poland	14,117	14,307	13,647	13,855	12,645	175,972	175,151	173,043	168,800	166,011
Portugal	5,938	5,453	5,323	5,001	4,169	53,888	50,687	51,062	50,358	50,819
Romania	5,304	4,947	4,798	4,596	4,382	57,732	55,928	55,396	55,044	53,737
Slovenia	592	589	583	560	532	10,682	10,444	10,055	9,844	9,683
Slovakia	1,277	1,291	1,293	1,233	1,174	18,656	18,900	19,788	18,879	19,539
Finland	1,188	1,051	1,039	970	858	22,019	21,806	21,965	20,999	20,796
Sweden	2,027	1,718	1,734	1,978	1,453	54,644	54,319	55,260	70,877	52,255
United Kingdom	10,760	.	.	.	.	401,256	398,606	387,571	367,044	370,083
Euro area	159,401	156,065	149,398	143,165	135,139	2,020,100	1,997,643	1,959,453	1,905,143	1,853,017
EU	203,575	.	.	.	.	2,887,009	2,851,006	2,801,210	2,738,527	2,666,537

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 (based on total assets)					Share of total assets of five largest credit institutions				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	981	998	1,017	1,102	1,218	65.8	65.5	66.2	68.8	73.4
Bulgaria	836	919	939	906	939	55.0	57.6	58.0	56.5	59.7
Czech Republic	966	994	1,016	1,039	1,069	60.9	62.5	63.9	63.7	64.5
Denmark	1,190	1,180	1,224	1,123	1,069	68.1	67.8	68.3	65.7	64.5
Germany	300	273	277	250	245	32.1	30.6	31.4	29.7	29.1
Estonia	2,445	2,409	2,406	2,419	2,698	89.9	88.6	88.0	90.3	91.0
Ireland	673	672	636	658	632	47.6	45.9	44.3	45.5	46.1
Greece	2,195	2,254	2,332	2,307	2,304	94.1	95.2	97.3	97.0	96.8
Croatia	1,364	1,396	1,405	1,387	1,554	72.3	72.7	73.0	72.8	79.4
Spain	839	896	937	965	1,138	58.3	60.2	61.8	63.7	68.5
France	584	589	572	574	664	47.6	47.2	46.0	45.4	47.8
Italy	424	435	452	519	579	41.0	41.0	43.0	43.4	45.6
Cyprus	1,445	1,443	1,366	1,962	2,378	63.4	67.5	65.8	84.2	86.9
Latvia	1,001	1,033	1,080	1,235	1,578	63.6	64.5	66.5	73.5	80.8
Lithuania	1,818	1,939	1,938	2,189	2,278	85.7	86.8	87.1	90.1	90.9
Luxembourg	330	321	260	256	261	32.0	31.3	27.6	26.2	26.3
Hungary	792	763	787	802	801	49.3	49.4	49.8	49.6	50.0
Malta	1,648	1,620	1,602	1,599	1,518	81.5	81.3	80.3	80.9	77.5
Netherlands	2,131	2,104	2,097	2,087	2,178	85.0	84.6	84.7	83.8	84.7
Austria	412	397	358	374	370	36.8	35.8	34.5	36.1	36.0
Poland	656	670	659	645	683	48.3	48.6	47.7	47.5	49.5
Portugal	1,164	1,215	1,181	1,220	1,202	69.2	72.3	71.2	73.1	72.9
Romania	797	860	903	915	965	54.2	57.4	59.1	59.5	62.1
Slovenia	1,026	1,077	1,147	1,133	1,020	55.6	59.2	61.0	61.5	60.8
Slovakia	1,221	1,250	1,264	1,332	1,383	70.7	72.3	72.7	74.5	75.6
Finland	3,630	3,160	2,300	1,700	2,570	89.7	88.0	80.5	73.5	81.6
Sweden	880	866	845	914	785	58.5	57.8	56.3	58.2	54.3
United Kingdom	462	438	422	453	353	38.9	37.0	35.5	36.9	31.8

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	37	34	32	29	30	28	26	25	24	24
Bulgaria	3	3	2	2	3	3	3	3	3	2
Czech Republic	22	22	22	21	22	0	0	0	1	1
Denmark	23	23	20	21	21	3	3	4	4	3
Germany	87	86	81	86	92	21	21	21	20	20
Estonia	6	6	6	6	7	1	1	1	1	1
Ireland	32	32	30	33	35	1	2	2	2	2
Greece	16	18	16	17	17	4	4	4	4	4
Croatia	0	0	1	1	1	0	0	0	0	0
Spain	77	78	77	77	76	7	6	5	4	3
France	66	69	67	65	61	24	22	22	20	21
Italy	59	60	63	48	50	20	20	20	20	29
Cyprus	8	9	8	7	5	16	15	15	15	15
Latvia	9	9	7	5	5	1	1	0	0	0
Lithuania	7	8	8	7	9	0	0	0	0	0
Luxembourg	31	29	30	31	31	9	11	12	12	14
Hungary	9	9	9	8	8	1	1	1	1	1
Malta	1	1	1	1	1	2	2	2	2	2
Netherlands	35	38	39	39	38	4	4	3	3	3
Austria	29	29	27	25	24	1	1	1	1	1
Poland	22	22	21	23	31	0	0	0	0	0
Portugal	20	17	18	19	20	2	1	1	1	0
Romania	9	7	8	7	7	0	0	0	0	0
Slovenia	4	4	3	3	2	0	0	0	0	0
Slovakia	15	14	15	15	15	0	0	0	0	0
Finland	23	25	26	26	25	2	2	2	2	2
Sweden	25	25	25	28	32	6	7	6	5	5
United Kingdom	63	62	64	65	63	90	89	90	94	95
Euro area	555	566	554	539	543	143	139	136	131	141
EU	738	739	726	715	731	246	242	240	239	248

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	147,518	131,659	140,248	62,877	47,815	100,698	110,900	115,027	107,283	93,317
Bulgaria	2,686	1,371	.	.	1,157	515	480	477	500	.
Czech Republic	19,095	19,526	21,315	27,975	26,863	0	0	0	.	.
Denmark	41,083	37,382	32,911	98,157	99,051	7,569	4,384	5,601	5,731	5,295
Germany	196,033	252,254	309,763	325,278	287,495	55,575	54,087	77,067	80,145	106,963
Estonia	5,733	6,174	6,382	2,654	2,238	.	.	.	.	.
Ireland	98,037	97,422	89,017	79,353	78,960	.	.	.	.	.
Greece	8,573	5,103	5,499	4,920	4,932	550	688	407	392	309
Croatia	0	0	.	.	.	0	0	0	0	0
Spain	104,075	94,479	105,947	108,123	110,600	4,912	4,903	4,645	6,216	3,150
France	119,368	128,903	130,338	144,829	171,529	28,241	36,564	53,157	52,440	63,166
Italy	249,231	255,942	232,669	207,947	218,945	10,786	11,592	12,857	17,741	31,540
Cyprus	922	537	540	491	550	5,524	3,634	3,571	2,801	2,598
Latvia	3,934	3,369	4,040	1,171	1,278	.	.	.	0	0
Lithuania	5,053	3,775	4,386	2,136	1,772	0	0	0	0	0
Luxembourg	97,222	111,288	124,149	158,811	179,751	43,783	47,558	68,703	65,114	73,888
Hungary	6,724	6,216	6,303	5,318	5,681	.	.	.	.	.
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	83,782	100,515	110,728	124,970	97,614	3,696	3,458	1,579	1,602	2,070
Austria	14,266	14,435	15,383	20,566	20,807	.	.	.	.	.
Poland	8,108	8,147	8,066	9,861	15,561	0	0	0	0	0
Portugal	30,808	23,998	19,339	19,205	25,669	.	.	.	.	0
Romania	7,999	9,142	9,554	10,256	10,989	0	0	0	0	0
Slovenia	1,084	1,081	1,490	1,318	.	0	0	0	0	0
Slovakia	8,898	9,811	10,617	10,640	10,463	0	0	0	0	0
Finland	32,556	35,959	41,274	145,083	68,202	.	.	.	.	.
Sweden	102,941	104,292	121,644	122,133	213,938	10,617	7,854	8,786	7,774	7,933
United Kingdom	1,018,264	1,037,107	993,710	1,009,870	875,360	2,029,172	2,142,651	2,129,819	1,998,104	2,071,774
Euro area	1,202,986	1,277,773	1,352,743	1,421,114	1,330,726	284,108	296,105	388,906	395,864	437,171
EU	2,414,940	2,500,955	2,547,151	2,705,678	2,579,684	2,332,913	2,453,897	2,538,003	2,414,639	2,528,979

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	17	13	12	12	11	5	7	7	7	7
Bulgaria	11	11	11	11	10	2	2	2	2	3
Czech Republic	16	16	16	16	16	2	2	1	1	1
Denmark	2	2	2	1	1	0	0	0	0	0
Germany	20	18	19	17	17	15	16	16	17	17
Estonia	2	2	2	2	2	3	3	3	1	0
Ireland	12	8	7	6	6	10	10	9	9	9
Greece	3	3	3	2	2	0	0	0	0	0
Croatia	13	11	12	11	8	2	2	2	2	1
Spain	12	11	11	12	12	12	11	7	7	7
France	51	51	48	45	43	47	46	44	40	38
Italy	16	17	18	17	19	6	4	4	2	2
Cyprus	5	4	3	3	3	3	2	2	2	2
Latvia	2	2	2	3	3	3	3	1	0	0
Lithuania	3	3	3	4	4	1	1	1	0	0
Luxembourg	61	54	51	49	43	41	43	42	40	39
Hungary	12	12	12	11	11	2	2	2	2	2
Malta	8	6	2	2	2	1	2	2	2	2
Netherlands	4	4	3	2	2	11	10	8	8	8
Austria	15	18	17	16	15	17	18	19	18	18
Poland	22	19	17	17	15	6	6	5	4	4
Portugal	7	7	7	6	5	3	2	2	2	2
Romania	18	16	16	16	14	1	1	1	1	1
Slovenia	7	7	7	6	6	0	0	0	0	0
Slovakia	11	11	11	10	10	0	0	0	0	0
Finland	3	3	4	4	2	0	0	0	0	0
Sweden	5	5	5	4	4	1	1	1	1	1
United Kingdom	14	14	14	14	16	85	77	76	76	74
Euro area	256	242	230	218	207	177	178	167	155	151
EU	372	348	335	319	302	279	271	257	244	238

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	422,755	380,533	379,814	375,883	385,428	52,073	56,861	59,478	60,374	58,008
Bulgaria	32,552	34,780	37,075	38,860	41,115	.	.	.	.	1,696
Czech Republic	154,310	164,524	184,995	218,027	234,458	.	.	.	.	.
Denmark	.	.	.	.	.	0	0	0	0	0
Germany	595,308	575,902	612,022	611,563	598,145	63,898	60,387	88,322	87,685	107,758
Estonia	.	.	.	.	.	1,143	1,386	1,318	.	0
Ireland	186,577	107,349	92,242	83,981	82,359	70,674	68,405	79,403	73,422	118,703
Greece	722	648	465	.	.	0	0	0	0	0
Croatia	49,558	41,409	46,191	46,434	48,583	.	.	.	.	.
Spain	75,442	48,957	41,209	43,142	46,834	67,068	56,329	4,599	4,671	9,418
France	484,780	372,804	374,166	361,533	418,686	59,563	61,819	54,162	48,927	53,582
Italy	231,233	219,638	244,179	241,512	271,439	17,799	12,362	13,455	.	.
Cyprus	12,926	9,996	9,702	10,090	10,022	9,440	.	.	.	.
Latvia	.	.	.	14,000	14,476	3,756	3,724	.	0	0
Lithuania	13,642	14,108	15,574	23,245	24,749	.	.	.	0	0
Luxembourg	411,326	395,786	378,483	323,663	303,004	134,857	137,955	137,359	140,832	152,541
Hungary	38,882	39,813	42,809	44,132	46,560	.	.	.	.	.
Malta	9,296	8,180	.	.	.	.	.	.	.	.
Netherlands	42,373	37,414	21,076	.	.	39,519	40,505	41,547	40,845	50,329
Austria	142,167	148,453	131,580	125,435	122,055	60,927	64,230	75,506	66,889	65,901
Poland	216,204	213,835	169,824	169,013	181,472	25,045	24,875	18,747	16,977	18,238
Portugal	62,959	78,715	74,191	72,014	69,672	1,227	.	.	.	.
Romania	54,358	53,046	54,412	56,882	54,652	.	.	.	.	.
Slovenia	13,519	13,234	13,283	13,038	13,290	0	0	0	0	0
Slovakia	52,758	56,719	61,614	64,475	68,748	0	0	0	0	0
Finland	354,168	308,411	269,455	58,081	.	0	0	0	0	0
Sweden	5,835	6,604	8,041	3,979	4,465	.	.	.	.	.
United Kingdom	467,322	498,470	421,780	463,038	471,965	821,590	893,775	900,097	904,127	1,030,723
Euro area	3,120,518	2,800,272	2,749,825	2,459,893	2,472,952	583,678	572,703	567,214	535,357	627,717
EU	4,301,543	3,981,167	3,842,108	3,559,469	3,615,958	1,442,532	1,499,496	1,489,259	1,459,707	1,681,137

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	2,758	2,984	3,242	3,580	3,732	4,185	4,803	5,534	6,515	6,884
Czech Republic	19,384	19,481	19,740	20,664	20,967	12,318	13,676	14,874	16,919	18,338
Denmark	277,506	285,840	310,036	322,980	330,635	193,752	192,583	232,891	216,868	218,691
Germany	1,438,690	1,502,012	1,567,147	1,631,101	1,564,853	1,783	2,194	2,451	2,697	2,917
Estonia	866	918	1,097	1,167	1,269	2,323	2,738	3,096	3,640	3,940
Ireland	242,516	.	.	.	.	100,682	.	.	.	.
Greece	16,333	16,650	15,942	16,894	17,037	.	.	1,117	1,242	1,270
Croatia	4,289	4,443	4,729	4,861	4,973	9,210	10,368	11,826	13,047	13,979
Spain	287,991	300,849	301,357	304,564	311,970	125,537	129,555	132,912	135,961	133,410
France	2,398,823	2,469,679	2,686,535	2,781,130	2,765,271	0	0	0	0	0
Italy	660,503	751,774	811,190	849,344	865,144	79,815	86,137	87,414	85,199	90,095
Cyprus	3,537	3,215	3,791	3,989	3,885	3,036	3,088	2,838	2,975	3,068
Latvia	545	613	441	481	566	286	335	397	454	461
Lithuania	1,034	1,068	1,737	1,885	2,059	1,918	2,183	2,576	3,014	3,274
Luxembourg	162,982	180,866	186,083	191,168	196,329	1,763	2,373	1,945	2,026	2,078
Hungary	7,898	8,055	8,420	8,797	8,770	4,606	4,827	5,226	5,767	5,663
Malta	3,433	3,636	3,814	3,832	3,342	0	0	0	0	0
Netherlands	506,214	479,497	486,557	468,452	461,566	1,252,339	1,250,652	1,378,415	1,453,454	1,456,417
Austria	113,661	114,495	130,978	128,810	124,367	19,059	19,527	20,882	22,234	21,494
Poland	37,825	37,962	36,896	40,357	39,306	36,060	34,032	35,614	42,680	37,432
Portugal	63,092	60,549	58,344	60,502	61,348	15,867	16,469	17,292	18,282	18,390
Romania	4,539	3,912	4,676	5,095	4,890	3,963	5,833	7,359	9,098	10,658
Slovenia	7,054	7,103	8,099	8,390	.	1,697	1,767	1,696	1,804	.
Slovakia	7,260	6,533	6,726	6,858	6,823	7,910	7,878	8,700	9,550	10,350
Finland	65,338	69,685	75,493	78,466	75,421	6,278	4,099	4,267	3,938	4,117
Sweden	417,984	419,485	441,060	467,900	435,850	40,171	36,772	40,386	41,185	38,506
United Kingdom	2,154,047	2,309,143	2,165,491	2,190,970	2,139,437	2,290,837	2,517,382	2,469,805	2,500,828	2,442,007
Euro area	6,295,979	6,548,564	6,931,371	7,133,481	6,771,333	1,640,659	1,663,394	1,811,898	1,902,758	1,787,830
EU	9,223,244	9,639,869	9,925,662	10,198,685	9,759,892	4,237,680	4,483,670	4,635,414	4,755,666	4,579,989