

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	3,819	3,738	3,607	3,508	3,347	60,068	58,237	56,666	55,774	54,728
Bulgaria	3,833	3,770	3,729	3,693	2,945	33,527	32,756	31,715	30,657	30,352
Czech Republic	2,098	2,135	2,124	2,074	1,958	40,147	39,742	40,334	40,672	41,202
Denmark	1,405	1,256	1,186	1,113	995	44,900	36,367	37,201	40,748	41,123
Germany	36,239	36,155	35,284	34,001	32,026	659,100	655,600	649,900	637,238	628,121
Estonia	163	140	122	107	99	5,563	4,861	4,860	4,979	4,924
Ireland	1,065	1,024	994	1,029	.	31,773	29,832	28,871	27,091	.
Greece	3,629	3,109	2,688	2,547	2,332	57,006	51,242	45,654	46,095	42,628
Croatia	.	1,222	1,194	1,175	1,142	.	21,704	21,190	20,914	20,607
Spain	38,142	33,713	31,999	31,087	28,807	234,292	215,953	201,656	196,556	186,982
France	38,359	37,862	37,623	37,567	37,261	421,037	416,262	408,726	406,701	402,010
Italy	32,872	31,759	30,723	30,475	29,335	309,478	306,607	299,684	298,473	295,305
Cyprus	850	682	615	563	544	12,853	11,142	10,956	10,983	10,663
Latvia	400	343	319	276	261	10,565	10,029	9,374	9,401	8,803
Lithuania	689	656	610	558	506	8,671	8,392	8,952	8,434	8,643
Luxembourg	223	222	221	223	230	26,534	26,237	25,972	25,980	26,062
Hungary	3,330	3,247	3,112	2,812	2,746	41,103	40,642	39,456	38,205	37,767
Malta	107	110	110	109	106	4,007	4,197	4,426	4,584	4,752
Netherlands	2,466	2,165	1,854	1,764	1,674	103,447	96,423	94,000	90,137	85,803
Austria	4,460	4,352	4,247	4,094	3,934	77,424	75,980	74,110	73,315	72,957
Poland	15,170	15,479	14,117	14,307	13,647	181,991	179,385	175,972	175,151	173,043
Portugal	6,259	5,987	5,938	5,453	4,928	57,348	55,820	53,888	50,687	46,584
Romania	5,723	5,492	5,304	4,947	4,798	61,769	58,612	57,732	55,928	55,396
Slovenia	695	630	592	589	583	11,498	11,218	10,682	10,444	10,055
Slovakia	1,061	1,256	1,277	1,291	1,293	18,655	18,540	18,656	18,900	19,788
Finland	1,404	1,300	1,188	1,051	1,039	22,510	22,402	22,019	21,806	21,965
Sweden	1,878	1,974	2,027	1,718	1,734	52,186	53,594	54,644	54,319	55,260
United Kingdom	11,492	11,306	10,760	.	.	440,221	420,692	401,256	398,427	387,577
Euro area	171,813	164,204	159,401	156,292	.	2,112,593	2,060,553	2,020,100	1,997,578	.
EU	217,831	211,084	203,564	.	.	3,027,673	2,962,468	2,888,552	2,852,599	.

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	1,061	979	981	998	1,017	66.3	64.0	65.8	65.5	66.2
Bulgaria	738	730	836	919	939	50.4	49.9	55.0	57.6	58.0
Czech Republic	999	999	949	987	1,009	61.5	62.8	61.3	63.3	64.7
Denmark	1,130	1,160	1,190	1,180	1,224	65.6	68.4	68.1	67.8	68.3
Germany	307	266	300	273	277	33.0	30.6	32.1	30.6	31.4
Estonia	2,493	2,483	2,445	2,409	2,406	89.6	89.7	89.9	88.6	88.0
Ireland	632	674	677	678	644	46.4	47.8	47.6	45.9	44.3
Greece	1,487	2,136	2,195	2,254	2,332	79.5	94.0	94.1	95.2	97.3
Croatia	.	1,384	1,364	1,396	1,405	73.9	72.9	72.3	72.7	73.0
Spain	654	719	839	896	937	51.4	54.4	58.3	60.2	61.8
France	545	568	584	589	572	44.6	46.7	47.6	47.2	46.0
Italy	410	406	424	435	452	39.7	39.6	41.0	41.0	43.0
Cyprus	1,007	1,645	1,445	1,443	1,372	62.6	64.1	63.4	67.5	65.7
Latvia	1,027	1,037	1,001	1,033	1,080	64.1	64.1	63.6	64.5	66.5
Lithuania	1,749	1,892	1,818	1,939	1,938	83.6	87.1	85.7	86.8	87.1
Luxembourg	345	357	330	321	260	33.1	33.7	32.0	31.3	27.6
Hungary	873	862	905	878	879	54.0	51.9	52.5	53.3	53.4
Malta	1,313	1,458	1,648	1,620	1,599	74.4	76.5	81.5	81.3	80.2
Netherlands	2,026	2,105	2,131	2,104	2,097	82.1	83.8	85.0	84.6	84.7
Austria	395	405	412	397	358	36.5	36.7	36.8	35.8	34.5
Poland	568	586	656	670	659	44.4	45.2	48.3	48.6	47.7
Portugal	1,191	1,197	1,164	1,215	1,181	69.9	70.3	69.2	72.3	71.2
Romania	852	821	797	860	895	54.7	54.4	54.2	57.4	59.1
Slovenia	1,115	1,045	1,026	1,077	1,147	58.4	57.1	55.6	59.2	61.0
Slovakia	1,221	1,215	1,221	1,250	1,264	70.7	70.3	70.7	72.3	72.7
Finland	3,010	3,080	3,310	2,730	1,790	79.0	84.1	79.8	75.0	66.5
Sweden	853	876	880	866	845	57.4	58.3	58.5	57.8	56.3
United Kingdom	527	525	462	438	422	42.8	43.7	38.9	37.0	35.5

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. 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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	35	36	37	34	32	24	28	28	26	25
Bulgaria	4	3	3	3	2	3	3	3	3	3
Czech Republic	20	21	22	22	22	0	0	0	0	0
Denmark	19	19	23	23	20	3	3	3	3	4
Germany	85	86	87	86	81	21	22	21	21	21
Estonia	7	6	6	6	6	1	1	1	1	1
Ireland	35	33	32	32	30	1	1	1	2	2
Greece	18	16	16	18	16	4	4	4	4	4
Croatia	.	0	0	0	1	.	0	0	0	0
Spain	77	77	77	78	77	8	8	7	6	5
France	65	68	66	69	67	22	23	24	22	22
Italy	69	72	59	60	63	9	9	20	20	20
Cyprus	11	11	8	9	8	16	16	16	15	15
Latvia	8	8	9	9	7	1	1	1	1	0
Lithuania	8	7	7	8	8	0	0	0	0	0
Luxembourg	30	29	31	29	30	6	8	9	11	12
Hungary	10	9	9	9	9	0	0	1	1	1
Malta	1	1	1	1	1	2	2	2	2	2
Netherlands	31	34	35	38	37	5	5	4	4	3
Austria	28	29	29	29	27	1	1	1	1	1
Poland	20	22	22	22	21	0	0	0	0	0
Portugal	21	22	20	17	18	2	2	2	1	1
Romania	8	9	9	7	8	0	0	0	0	0
Slovenia	3	3	4	4	3	0	0	0	0	0
Slovakia	14	15	15	14	15	0	0	0	0	0
Finland	20	20	23	25	26	2	2	2	2	2
Sweden	23	25	25	25	25	7	5	6	7	6
United Kingdom	66	62	63	62	64	91	90	90	89	90
Euro area	550	558	555	566	552	124	132	143	139	136
EU	736	743	738	739	724	229	234	246	242	240

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	89,724	108,478	147,518	131,659	140,248	78,156	84,185	100,698	110,900	115,027
Bulgaria	2,659	2,532	2,686	1,371	.	309	364	515	480	477
Czech Republic	17,337	18,234	18,882	19,157	20,990	0	0	0	0	0
Denmark	38,695	39,324	41,083	37,382	32,911	12,076	12,396	7,569	4,384	5,601
Germany	257,255	185,858	196,033	252,254	309,763	53,147	43,819	55,575	54,087	77,067
Estonia	5,896	5,692	5,733	6,174	6,382	.	.	.	.	.
Ireland	124,083	97,905	98,037	97,422	89,017	.	.	.	.	.
Greece	38,537	10,253	8,573	5,103	5,499	587	551	550	688	407
Croatia	.	0	0	0	.	.	0	0	0	0
Spain	191,213	131,381	104,075	94,479	106,349	7,588	6,074	4,912	4,903	4,645
France	124,804	104,367	119,368	128,903	130,338	30,635	24,511	28,241	36,564	53,179
Italy	283,239	242,030	249,231	255,942	232,669	9,154	9,372	10,786	11,592	12,857
Cyprus	2,354	1,307	922	537	540	7,328	5,240	5,524	3,634	3,571
Latvia	3,897	3,437	3,934	3,369	4,040	.	.	.	.	.
Lithuania	4,802	4,383	5,053	3,775	4,386	0	0	0	0	0
Luxembourg	85,863	79,178	97,222	111,289	124,149	26,771	32,751	43,783	47,558	68,703
Hungary	6,595	7,607	6,724	6,216	6,107	0	0	.	.	.
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	133,083	83,975	83,782	100,515	109,709	5,269	2,700	3,696	3,458	1,579
Austria	11,657	12,731	14,266	14,435	15,382	.	.	.	.	.
Poland	7,043	8,038	8,108	8,147	8,066	0	0	0	0	0
Portugal	45,182	33,253	30,808	23,998	19,339	.	.	.	.	.
Romania	7,077	7,733	7,999	9,142	9,545	0	0	0	0	0
Slovenia	779	905	1,084	1,081	1,490	0	0	0	0	0
Slovakia	4,586	4,387	8,898	9,811	10,617	0	0	0	0	0
Finland	41,776	28,215	32,556	35,959	41,274	.	.	.	.	.
Sweden	83,743	89,279	102,941	104,292	121,644	12,462	11,278	10,617	7,854	8,786
United Kingdom	1,126,456	976,148	1,018,264	1,037,107	993,710	1,967,297	1,803,267	2,029,172	2,142,651	2,129,819
Euro area	1,440,621	1,130,446	1,202,986	1,277,774	1,352,129	276,985	245,838	284,108	296,105	388,927
EU	2,738,925	2,287,161	2,414,726	2,500,587	2,545,995	2,269,133	2,073,146	2,332,913	2,453,897	2,538,024

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	21	19	17	13	12	6	5	5	7	7
Bulgaria	13	12	11	11	11	2	2	2	2	2
Czech Republic	16	16	16	16	16	2	2	2	2	1
Denmark	5	5	2	2	2	0	0	0	0	0
Germany	23	22	20	18	19	15	15	15	16	16
Estonia	2	2	2	2	2	3	3	3	3	3
Ireland	15	13	12	8	7	11	11	10	10	9
Greece	5	3	3	3	3	0	0	0	0	0
Croatia	.	14	13	11	12	.	2	2	2	2
Spain	33	31	12	11	11	10	13	12	11	8
France	56	51	51	51	49	61	56	47	46	44
Italy	17	16	16	17	18	7	6	6	4	4
Cyprus	5	5	5	4	3	3	3	3	2	2
Latvia	3	3	2	2	2	4	4	3	3	1
Lithuania	3	3	3	3	3	1	1	1	1	1
Luxembourg	66	69	61	54	51	34	36	41	43	42
Hungary	15	14	12	12	12	2	2	2	2	2
Malta	11	10	8	6	3	2	2	1	2	2
Netherlands	8	8	4	4	3	14	12	11	10	8
Austria	18	17	15	18	17	17	17	17	18	19
Poland	31	30	22	19	23	5	6	6	6	5
Portugal	7	7	7	7	7	4	3	3	2	2
Romania	21	19	18	16	16	1	1	1	1	1
Slovenia	7	7	7	7	7	0	0	0	0	0
Slovakia	12	12	11	11	11	0	0	0	0	0
Finland	4	3	3	3	4	0	0	0	0	0
Sweden	6	5	5	5	5	1	1	1	1	1
United Kingdom	16	15	14	14	14	84	85	85	77	76
Euro area	310	295	256	242	232	187	182	177	178	168
EU	439	431	372	348	343	289	288	279	271	258

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	458,761	409,974	422,755	380,533	379,814	68,787	65,326	52,073	56,861	59,478
Bulgaria	30,185	30,099	32,552	34,780	37,075	.	.	.	.	.
Czech Republic	148,417	159,783	152,587	162,852	183,415	.	.	.	.	.
Denmark	141,154	149,014	.	.	.	0	0	0	0	0
Germany	630,983	550,653	595,308	575,902	612,022	59,212	59,155	63,898	60,387	88,322
Estonia	.	.	.	.	.	853	957	1,143	1,386	1,318
Ireland	204,270	181,355	186,577	107,349	92,242	89,544	83,042	71,010	68,405	79,403
Greece	33,205	839	722	648	456	0	0	0	0	0
Croatia	.	46,119	45,423	37,912	42,276	.	.	.	.	.
Spain	116,448	104,442	75,442	48,957	41,213	9,201	13,464	67,068	56,329	52,474
France	622,173	471,821	484,780	372,804	374,168	58,288	57,177	59,563	61,819	54,206
Italy	256,371	233,751	231,233	219,638	244,179	18,740	17,943	17,799	12,362	13,455
Cyprus	20,515	11,997	12,926	9,996	9,698	15,311	9,453	9,440	.	.
Latvia	9,636	9,751	.	.	.	4,132	4,271	3,756	3,724	.
Lithuania	12,779	13,101	13,642	14,108	15,574	.	.	.	.	.
Luxembourg	492,948	451,497	411,326	395,786	378,483	82,192	93,161	134,857	137,956	137,359
Hungary	51,513	46,077	38,882	39,813	40,678	.	.	.	.	.
Malta	16,545	12,232	9,296	8,180	7,010	.	.	.	.	.
Netherlands	94,006	57,463	42,373	37,414	20,925	40,930	37,278	39,519	40,505	41,549
Austria	144,365	139,901	142,167	148,453	130,396	60,367	58,796	60,927	64,230	74,747
Poland	191,336	204,992	216,204	213,835	170,311	20,466	24,379	25,045	24,875	18,747
Portugal	67,157	65,119	62,959	78,715	74,191	2,479	1,330	1,227	.	.
Romania	57,753	56,154	54,358	53,046	54,441	.	.	.	.	.
Slovenia	14,123	13,265	13,519	13,234	13,283	0	0	0	0	0
Slovakia	52,618	54,188	52,758	56,719	61,614	0	0	0	0	0
Finland	357,954	310,243	354,168	308,411	269,455	0	0	0	0	0
Sweden	5,265	5,568	5,835	6,604	8,041	.	.	.	.	.
United Kingdom	512,080	444,602	467,322	498,470	421,780	792,936	719,014	821,590	893,775	900,097
Euro area	3,594,244	3,080,911	3,120,518	2,800,272	2,749,018	508,361	499,101	584,014	572,704	614,376
EU	4,754,362	4,246,171	4,295,685	3,975,998	3,834,191	1,336,875	1,258,278	1,442,146	1,498,861	1,536,305

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	2,584	2,554	2,758	2,984	3,242	2,919	3,488	4,185	4,803	5,534
Czech Republic	17,301	17,053	16,403	16,416	16,776	10,868	11,448	12,319	13,676	14,874
Denmark	246,449	247,875	277,506	285,840	310,036	185,315	168,966	193,752	192,583	232,891
Germany	1,305,988	1,374,900	1,438,690	1,502,012	1,467,870	1,372	1,540	1,783	2,194	2,440
Estonia	855	813	866	918	1,097	1,576	1,874	2,323	2,738	3,238
Ireland	.	.	.	.	.	.	.	.	.	.
Greece	15,555	16,205	16,333	16,650	15,945	0	0	.	.	1,117
Croatia	.	4,015	4,289	4,443	4,729	.	8,122	9,210	10,368	11,826
Spain	262,401	271,960	286,097	297,700	306,573	108,513	113,811	128,255	133,234	131,927
France	2,076,608	2,182,607	2,398,823	2,469,679	2,686,535	0	0	0	0	0
Italy	526,642	577,359	660,503	751,774	811,190	62,018	66,166	79,815	86,137	87,414
Cyprus	3,490	3,413	3,503	3,309	3,767	4,721	3,874	3,036	3,039	3,050
Latvia	542	500	545	613	441	208	239	286	335	397
Lithuania	1,058	960	1,034	1,068	1,737	1,424	1,617	1,918	2,183	2,576
Luxembourg	133,963	142,890	162,982	174,056	182,904	1,089	1,181	1,763	1,851	1,938
Hungary	7,722	7,673	7,898	8,055	8,414	4,202	4,284	4,606	4,827	5,075
Malta	1,977	2,146	3,433	3,636	3,814	0	0	0	0	0
Netherlands	466,552	448,216	506,214	477,412	492,465	1,005,844	1,024,091	1,252,339	1,250,352	1,373,170
Austria	108,374	110,391	113,661	114,495	139,052	16,335	17,299	19,059	19,527	20,882
Poland	34,992	35,458	37,825	37,962	36,896	64,876	71,788	36,060	34,032	35,614
Portugal	52,919	59,514	64,543	60,888	58,317	14,628	15,918	17,524	16,613	16,834
Romania	3,938	3,705	4,539	3,912	4,474	2,312	3,340	3,963	5,833	7,359
Slovenia	6,443	6,561	7,054	7,103	.	1,597	1,551	1,697	1,767	.
Slovakia	6,848	6,896	7,260	6,533	6,726	6,796	7,157	7,910	7,878	8,700
Finland	55,902	59,305	65,338	69,685	75,493	4,703	5,050	6,278	7,831	8,094
Sweden	355,518	385,451	417,984	419,485	440,879	38,603	38,183	40,171	36,772	40,531
United Kingdom	1,927,444	1,933,056	2,154,047	2,309,143	2,002,052	1,966,264	2,048,592	2,290,837	2,517,382	2,182,598
Euro area	5,508,568	5,748,449	6,264,688	6,509,610	.	1,328,325	1,373,095	1,649,629	1,677,705	.
EU	8,106,116	8,386,749	9,188,971	9,597,850	.	3,605,317	3,733,162	4,246,651	4,497,981	.