

## EU structural financial indicators <sup>1), 2)</sup>

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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	3,738	3,607	3,508	3,347	3,195	58,237	56,666	55,774	54,657	53,002
Bulgaria	3,770	3,720	3,684	2,936	3,060	32,756	31,715	30,657	30,352	30,070
Czech Republic	2,174	2,144	2,095	1,977	1,868	39,216	38,791	38,835	39,654	39,990
Denmark	1,256	1,186	1,113	995	1,007	36,367	37,201	40,748	41,123	42,240
Germany	36,155	35,284	34,001	31,974	30,072	655,600	649,900	637,338	619,621	597,319
Estonia	140	122	107	99	95	4,861	4,860	4,979	4,924	4,920
Ireland	1,024	994	1,029	1,048	916	29,832	28,871	27,091	26,811	26,891
Greece	3,109	2,688	2,547	2,331	2,168	51,242	45,654	46,095	42,647	41,707
Croatia	1,222	1,194	1,175	1,142	1,118	21,704	21,190	20,914	20,607	20,434
Spain	33,713	31,999	31,087	28,807	27,480	215,953	201,656	196,556	186,982	183,016
France	37,862	37,623	37,567	37,261	37,209	416,262	408,726	406,701	410,925	398,516
Italy	31,759	30,723	30,258	29,039	27,374	306,607	299,684	298,473	295,305	281,928
Cyprus	682	615	563	544	460	11,142	10,956	10,983	10,663	10,632
Latvia	343	319	276	261	249	10,029	9,374	9,401	8,803	8,492
Lithuania	656	610	558	506	480	8,392	8,952	8,434	8,643	8,922
Luxembourg	222	221	213	230	217	26,237	25,972	25,945	26,062	26,149
Hungary	3,247	3,112	2,812	2,691	2,417	40,642	39,456	38,205	38,751	38,877
Malta	110	110	109	105	102	4,197	4,426	4,584	4,747	4,924
Netherlands	2,165	1,854	1,764	1,674	1,619	96,423	94,000	90,137	82,836	75,215
Austria	4,352	4,247	4,094	3,934	3,765	75,980	74,110	73,315	72,957	71,927
Poland	15,479	14,117	14,307	13,647	13,855	179,385	175,972	175,151	173,043	168,800
Portugal	5,987	5,938	5,453	4,928	4,696	55,820	53,888	50,687	46,584	46,238
Romania	5,492	5,304	4,947	4,798	4,596	58,612	57,732	55,928	55,396	55,044
Slovenia	630	592	589	583	560	11,218	10,682	10,444	10,055	9,844
Slovakia	1,256	1,277	1,291	1,293	1,233	18,540	18,656	18,900	19,788	18,879
Finland	1,300	1,188	1,051	1,039	970	22,402	22,019	21,806	21,965	20,999
Sweden	1,974	2,027	1,718	1,734	1,978	53,594	54,644	54,319	55,260	70,877
United Kingdom	11,306	10,760	.	.	.	380,300	368,100	373,500	370,121	353,299
<b>Euro area</b>	<b>164,204</b>	<b>159,401</b>	<b>156,065</b>	<b>149,003</b>	<b>142,860</b>	<b>2,060,553</b>	<b>2,020,100</b>	<b>1,997,643</b>	<b>1,954,975</b>	<b>1,889,520</b>
<b>EU</b>	<b>211,123</b>	<b>203,575</b>	.	.	.	<b>2,921,550</b>	<b>2,853,853</b>	<b>2,825,900</b>	<b>2,779,282</b>	<b>2,709,151</b>

Table 2: Herfindahl index <sup>3)</sup> 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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	979	981	998	1,017	1,102	64.0	65.8	65.5	66.2	68.8
Bulgaria	730	836	919	939	906	49.9	55.0	57.6	58.0	56.5
Czech Republic	1,014	1,012	1,028	1,057	1,045	62.0	60.9	62.5	63.9	63.7
Denmark	1,160	1,190	1,180	1,224	1,123	68.4	68.1	67.8	68.3	65.7
Germany	266	300	273	277	250	30.6	32.1	30.6	31.4	29.7
Estonia	2,483	2,445	2,409	2,406	2,419	89.7	89.9	88.6	88.0	90.3
Ireland	671	673	672	636	658	47.8	47.6	45.9	44.3	45.5
Greece	2,136	2,195	2,254	2,332	2,307	94.0	94.1	95.2	97.3	97.0
Croatia	1,384	1,364	1,396	1,405	1,387	72.9	72.3	72.7	73.0	72.8
Spain	719	839	896	937	965	54.4	58.3	60.2	61.8	63.7
France	568	584	589	572	574	46.7	47.6	47.2	46.0	45.4
Italy	406	424	435	452	519	39.6	41.0	41.0	43.0	43.4
Cyprus	1,645	1,445	1,443	1,366	1,964	64.1	63.4	67.5	65.8	84.1
Latvia	1,037	1,001	1,033	1,080	1,235	64.1	63.6	64.5	66.5	73.5
Lithuania	1,892	1,818	1,939	1,938	2,189	87.1	85.7	86.8	87.1	90.1
Luxembourg	357	330	321	260	256	33.7	32.0	31.3	27.6	26.2
Hungary	862	792	763	787	802	51.9	49.3	49.4	49.8	49.6
Malta	1,458	1,648	1,620	1,602	1,599	76.5	81.5	81.3	80.3	80.9
Netherlands	2,105	2,131	2,104	2,097	2,087	83.8	85.0	84.6	84.7	83.8
Austria	405	412	397	358	375	36.7	36.8	35.8	34.5	36.4
Poland	586	656	670	659	645	45.2	48.3	48.6	47.7	47.5
Portugal	1,197	1,164	1,215	1,181	1,220	70.3	69.2	72.3	71.2	73.1
Romania	821	797	860	894	909	54.4	54.2	57.4	59.1	59.4
Slovenia	1,045	1,026	1,077	1,147	1,133	57.1	55.6	59.2	61.0	61.5
Slovakia	1,215	1,221	1,250	1,264	1,332	70.3	70.7	72.3	72.7	74.5
Finland	3,410	3,630	3,160	2,300	1,700	87.1	89.7	88.0	80.5	73.5
Sweden	876	880	866	845	914	58.3	58.5	57.8	56.3	58.2
United Kingdom	525	462	438	422	453	43.7	38.9	37.0	35.5	36.9

### 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 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).

## 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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	36	37	34	32	29	28	28	26	25	24
Bulgaria	3	3	3	2	2	3	3	3	3	3
Czech Republic	21	22	22	22	21	0	0	0	0	1
Denmark	19	23	23	20	21	3	3	3	4	4
Germany	86	87	86	81	86	22	21	21	21	20
Estonia	6	6	6	6	6	1	1	1	1	1
Ireland	33	32	32	30	33	1	1	2	2	2
Greece	16	16	18	16	17	4	4	4	4	4
Croatia	0	0	0	1	1	0	0	0	0	0
Spain	77	77	78	77	77	8	7	6	5	4
France	68	66	69	67	65	23	24	22	22	20
Italy	72	59	60	63	48	9	20	20	20	20
Cyprus	11	8	9	8	7	16	16	15	15	15
Latvia	8	9	9	7	5	1	1	1	0	0
Lithuania	7	7	8	8	7	0	0	0	0	0
Luxembourg	29	31	29	30	31	8	9	11	12	12
Hungary	9	9	9	9	8	0	1	1	1	1
Malta	1	1	1	1	1	2	2	2	2	2
Netherlands	34	35	38	39	39	5	4	4	3	3
Austria	29	29	29	27	25	1	1	1	1	1
Poland	22	22	22	21	23	0	0	0	0	0
Portugal	22	20	17	18	19	2	2	1	1	1
Romania	9	9	7	8	7	0	0	0	0	0
Slovenia	3	4	4	3	3	0	0	0	0	0
Slovakia	15	15	14	15	15	0	0	0	0	0
Finland	20	23	25	26	26	2	2	2	2	2
Sweden	25	25	25	25	28	5	6	7	6	5
United Kingdom	62	63	62	64	65	90	90	89	90	94
<b>Euro area</b>	<b>558</b>	<b>555</b>	<b>566</b>	<b>554</b>	<b>539</b>	<b>132</b>	<b>143</b>	<b>139</b>	<b>136</b>	<b>131</b>
<b>EU</b>	<b>743</b>	<b>738</b>	<b>739</b>	<b>726</b>	<b>715</b>	<b>234</b>	<b>246</b>	<b>242</b>	<b>240</b>	<b>239</b>

Table 4: Total assets of branches of credit institutions from EU and non-EU countries <sup>4)</sup>  
(EUR millions)

	Total assets of branches of credit institutions from EU countries					Total assets of branches of credit institutions from non-EU countries				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	108,478	147,518	131,659	140,248	62,877	84,185	100,698	110,900	115,027	107,283
Bulgaria	2,532	2,686	1,371	.	.	364	515	480	477	500
Czech Republic	18,511	19,095	19,526	21,315	27,981	0	0	0	0	.
Denmark	39,324	41,083	37,382	32,911	98,157	12,396	7,569	4,384	5,601	5,731
Germany	185,858	196,033	252,254	309,763	325,278	43,819	55,575	54,087	77,067	80,145
Estonia	5,692	5,733	6,174	6,382	2,654	.	.	.	.	.
Ireland	97,905	98,037	97,422	89,017	79,353	.	.	.	.	.
Greece	10,253	8,573	5,103	5,499	4,920	551	550	688	407	392
Croatia	0	0	0	.	.	0	0	0	0	0
Spain	131,381	104,075	94,479	105,947	108,124	6,074	4,912	4,903	4,645	6,216
France	104,367	119,368	128,903	130,338	144,827	24,511	28,241	36,564	53,157	52,438
Italy	242,030	249,231	255,942	232,669	207,947	9,372	10,786	11,592	12,857	17,741
Cyprus	1,307	922	537	540	491	5,240	5,524	3,634	3,571	2,824
Latvia	3,437	3,934	3,369	4,040	1,171	.	.	.	.	0
Lithuania	4,383	5,053	3,775	4,386	2,136	0	0	0	0	0
Luxembourg	79,178	97,222	111,288	124,149	158,811	32,751	43,783	47,558	68,703	65,114
Hungary	7,607	6,724	6,216	6,303	5,318	0	.	.	.	.
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	83,975	83,782	100,515	110,728	124,970	2,700	3,696	3,458	1,579	1,602
Austria	12,731	14,266	14,435	15,382	21,576	.	.	.	.	.
Poland	8,038	8,108	8,147	8,066	9,861	0	0	0	0	0
Portugal	33,253	30,808	23,998	19,339	19,202	.	.	.	.	.
Romania	7,733	7,999	9,142	9,554	10,256	0	0	0	0	0
Slovenia	905	1,084	1,081	1,490	1,318	0	0	0	0	0
Slovakia	4,387	8,898	9,811	10,617	10,640	0	0	0	0	0
Finland	28,215	32,556	35,959	41,274	145,083	.	.	.	.	.
Sweden	89,279	102,941	104,292	121,644	122,133	11,278	10,617	7,854	8,786	7,774
United Kingdom	976,148	1,018,264	1,037,107	993,710	1,009,870	1,803,267	2,029,172	2,142,651	2,129,819	1,998,104
<b>Euro area</b>	<b>1,130,446</b>	<b>1,202,986</b>	<b>1,277,773</b>	<b>1,352,742</b>	<b>1,422,121</b>	<b>245,838</b>	<b>284,108</b>	<b>296,105</b>	<b>388,905</b>	<b>395,885</b>
<b>EU</b>	<b>2,287,437</b>	<b>2,414,940</b>	<b>2,500,955</b>	<b>2,547,139</b>	<b>2,706,680</b>	<b>2,073,146</b>	<b>2,332,913</b>	<b>2,453,897</b>	<b>2,538,002</b>	<b>2,414,660</b>

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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	19	17	13	12	12	5	5	7	7	7
Bulgaria	12	11	11	11	11	2	2	2	2	2
Czech Republic	16	16	16	16	16	2	2	2	1	1
Denmark	5	2	2	2	1	0	0	0	0	0
Germany	22	20	18	19	17	15	15	16	16	17
Estonia	2	2	2	2	3	3	3	3	3	1
Ireland	13	12	8	7	6	11	10	10	9	9
Greece	3	3	3	3	2	0	0	0	0	0
Croatia	14	13	11	12	11	2	2	2	2	2
Spain	31	12	11	11	11	13	12	11	7	8
France	51	51	51	48	46	56	47	46	44	40
Italy	16	16	17	18	17	6	6	4	4	2
Cyprus	5	5	4	3	3	3	3	2	2	2
Latvia	3	2	2	2	3	4	3	3	1	0
Lithuania	3	3	3	3	4	1	1	1	1	0
Luxembourg	69	61	54	51	49	36	41	43	42	40
Hungary	14	12	12	12	11	2	2	2	2	2
Malta	10	8	6	2	2	2	1	2	2	2
Netherlands	8	4	4	3	2	12	11	10	8	8
Austria	17	15	18	17	16	17	17	18	19	18
Poland	30	22	19	17	17	6	6	6	5	4
Portugal	7	7	7	7	6	3	3	2	2	2
Romania	19	18	16	16	16	1	1	1	1	1
Slovenia	7	7	7	7	6	0	0	0	0	0
Slovakia	12	11	11	11	10	0	0	0	0	0
Finland	3	3	3	4	4	0	0	0	0	0
Sweden	5	5	5	5	4	1	1	1	1	1
United Kingdom	15	14	14	14	14	85	85	77	76	76
<b>Euro area</b>	<b>295</b>	<b>256</b>	<b>242</b>	<b>230</b>	<b>219</b>	<b>182</b>	<b>177</b>	<b>178</b>	<b>167</b>	<b>156</b>
<b>EU</b>	<b>431</b>	<b>372</b>	<b>348</b>	<b>335</b>	<b>320</b>	<b>288</b>	<b>279</b>	<b>271</b>	<b>257</b>	<b>245</b>

Table 6: Total assets of subsidiaries of credit institutions from EU and non-EU countries <sup>4)</sup>  
(EUR millions)

	Total assets of subsidiaries of credit institutions from EU countries					Total assets of subsidiaries of credit institutions from non-EU countries				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	409,974	422,755	380,533	379,814	375,883	65,326	52,073	56,861	59,478	60,374
Bulgaria	30,099	32,552	34,780	37,075	38,860	.	.	.	.	.
Czech Republic	160,746	154,310	164,524	184,995	218,027	.	.	.	.	.
Denmark	149,014	.	.	.	.	0	0	0	0	0
Germany	550,653	595,308	575,902	612,022	611,563	59,155	63,898	60,387	88,322	87,685
Estonia	.	.	.	.	19,570	957	1,143	1,386	1,318	.
Ireland	181,355	186,577	107,349	92,242	83,981	83,042	71,010	68,405	79,403	73,422
Greece	839	722	648	465	.	0	0	0	0	0
Croatia	46,119	45,423	37,912	42,276	43,040	.	.	.	.	.
Spain	104,442	75,442	48,957	41,209	42,222	13,464	67,068	56,329	4,599	5,602
France	471,821	484,780	372,804	374,166	361,522	57,177	59,563	61,819	54,162	49,096
Italy	233,751	231,233	219,638	244,179	241,512	17,943	17,799	12,362	13,455	.
Cyprus	11,997	12,926	9,996	9,702	10,090	9,453	9,440	.	.	.
Latvia	9,751	.	.	.	14,000	4,271	3,756	3,724	.	0
Lithuania	13,101	13,642	14,108	15,574	23,245	.	.	.	.	0
Luxembourg	451,497	411,326	395,786	378,483	323,663	93,161	134,857	137,955	137,359	140,832
Hungary	46,077	38,882	39,813	42,803	44,131	.	.	.	.	.
Malta	12,232	9,296	8,180	.	.	.	.	.	.	.
Netherlands	57,463	42,373	37,414	21,076	.	37,278	39,519	40,505	41,547	40,895
Austria	139,901	142,167	148,453	130,396	125,435	58,796	60,927	64,230	74,747	71,154
Poland	204,992	216,204	213,835	169,824	169,013	24,379	25,045	24,875	18,747	16,977
Portugal	65,119	62,959	78,715	74,191	72,014	1,330	1,227	.	.	.
Romania	56,154	54,358	53,046	54,412	56,882	.	.	.	.	.
Slovenia	13,265	13,519	13,234	13,283	13,038	0	0	0	0	0
Slovakia	54,188	52,758	56,719	61,614	64,475	0	0	0	0	0
Finland	310,243	354,168	308,411	269,455	58,081	0	0	0	0	0
Sweden	5,568	5,835	6,604	8,041	3,979	.	.	.	.	.
United Kingdom	444,602	467,322	498,470	421,780	463,038	719,014	821,590	893,775	900,097	904,127
<b>Euro area</b>	<b>3,080,911</b>	<b>3,120,518</b>	<b>2,800,272</b>	<b>2,748,641</b>	<b>2,462,666</b>	<b>499,101</b>	<b>584,014</b>	<b>572,703</b>	<b>566,455</b>	<b>540,772</b>
<b>EU</b>	<b>4,247,133</b>	<b>4,297,407</b>	<b>3,977,670</b>	<b>3,837,003</b>	<b>3,558,848</b>	<b>1,259,054</b>	<b>1,442,829</b>	<b>1,499,456</b>	<b>1,488,458</b>	<b>1,465,076</b>

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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	2,554	2,758	2,984	3,242	3,580	3,488	4,185	4,803	5,534	6,515
Czech Republic	20,113	19,384	19,481	19,727	20,645	11,449	12,318	13,676	14,874	16,919
Denmark	247,875	277,506	285,840	310,036	322,980	168,966	193,752	192,583	232,891	216,868
Germany	1,374,900	1,438,690	1,502,012	1,567,147	1,586,504	1,540	1,783	2,194	2,451	2,690
Estonia	813	866	918	1,097	1,167	1,874	2,323	2,738	3,238	3,796
Ireland	.	.	.	.	.	.	.	.	.	.
Greece	16,205	16,333	16,650	15,944	16,894	0	.	.	1,117	1,242
Croatia	4,015	4,289	4,443	4,729	4,861	8,122	9,210	10,368	11,826	13,047
Spain	271,960	286,100	300,086	300,100	300,625	113,811	128,255	136,426	138,364	141,315
France	2,182,607	2,398,823	2,469,679	2,686,535	2,760,251	0	0	0	0	0
Italy	577,359	660,503	751,774	811,190	849,344	66,166	79,815	86,137	87,414	85,199
Cyprus	2,996	3,503	3,205	3,699	3,671	3,874	3,036	2,839	2,614	2,611
Latvia	500	545	613	441	481	239	286	335	397	454
Lithuania	960	1,034	1,068	1,737	1,784	1,617	1,918	2,183	2,576	3,014
Luxembourg	142,890	162,982	180,866	178,243	176,955	1,181	1,763	2,373	1,939	2,033
Hungary	7,673	7,898	8,055	8,420	8,795	4,284	4,606	4,827	5,226	5,735
Malta	2,146	3,433	3,636	3,814	3,832	0	0	0	0	0
Netherlands	448,216	506,214	479,501	487,404	467,567	1,024,091	1,252,339	1,250,652	1,378,037	1,452,838
Austria	110,391	113,661	114,495	130,886	128,927	17,299	19,059	19,527	20,882	22,234
Poland	35,458	37,825	37,962	36,896	40,357	71,788	36,060	34,032	35,614	42,680
Portugal	59,986	63,092	60,549	58,344	60,483	13,349	15,867	16,469	17,292	18,282
Romania	3,705	4,539	3,912	4,676	5,095	3,340	3,963	5,833	7,359	9,098
Slovenia	6,561	7,054	7,103	8,099	8,390	1,551	1,697	1,767	1,696	1,804
Slovakia	6,896	7,260	6,533	6,726	6,858	7,157	7,910	7,878	8,700	9,550
Finland	59,305	65,338	69,685	75,493	78,370	5,050	6,278	7,831	8,094	7,612
Sweden	385,451	417,984	419,485	441,060	467,900	38,183	40,171	36,772	40,386	41,185
United Kingdom	1,933,056	2,154,047	2,309,143	2,165,491	2,113,591	2,048,592	2,290,837	2,517,382	2,469,805	2,410,612
<b>Euro area</b>	<b>5,764,371</b>	<b>6,294,054</b>	<b>6,547,588</b>	<b>6,924,576</b>	<b>7,050,137</b>	<b>1,366,807</b>	<b>1,643,377</b>	<b>1,673,748</b>	<b>1,820,717</b>	<b>1,910,713</b>
<b>EU</b>	<b>8,405,731</b>	<b>9,221,319</b>	<b>9,638,893</b>	<b>9,918,853</b>	<b>10,037,940</b>	<b>3,726,874</b>	<b>4,240,398</b>	<b>4,494,024</b>	<b>4,644,233</b>	<b>4,673,372</b>