

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

### Table 1 Credit institutions: Number of local units (branches) and employees

	Number of local units (branches)					Number of employees of credit institutions				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	4,574	4,425	4,316	4,201	4,087	67,957	67,080	65,985	63,723	61,833
Bulgaria	5,569	5,827	6,080	6,038	5,961	25,633	30,953	33,258	34,290	34,133
Czech Republic	1,877	1,862	1,993	1,998	1,990	37,825	40,037	39,882	38,394	38,359
Denmark	2,152	2,194	2,192	1,996	1,654	46,394	49,644	52,830	50,101	47,739
Germany	40,282	39,777	39,531	38,851	39,494	692,500	691,300	685,550	673,500	667,900
Estonia	245	266	257	213	202	5,681	6,319	6,144	5,693	5,497
Ireland	935	1,158	895	1,228	1,162	39,154	41,865	40,507	38,178	36,438
Greece	3,699	3,850	4,098	4,078	4,005	62,171	64,713	66,163	65,673	63,408
Spain	43,691	45,500	46,065	44,431	43,164	261,890	275,506	276,497	267,383	261,389
France	40,013	39,560	39,634	38,479	38,958	484,557	497,384	492,367	.	.
Italy	32,334	33,230	34,169	34,030	33,640	339,091	340,443	338,035	323,407	320,327
Cyprus	941	921	923	930	911	10,845	11,286	12,554	12,513	12,653
Latvia	610	682	658	624	587	11,656	12,826	13,905	12,365	11,534
Lithuania	892	970	973	972	951	8,624	10,303	11,080	10,902	9,993
Luxembourg	234	229	229	.	.	24,752	26,139	27,208	26,416	26,255
Hungary	3,243	3,387	3,515	3,560	3,493	39,302	41,905	43,620	42,609	41,484
Malta	111	105	111	114	113	3,444	3,666	3,871	3,843	3,918
Netherlands	3,456	3,604	3,421	3,137	2,864	116,500	114,424	116,000	110,000	108,000
Austria	4,258	4,266	4,243	4,167	4,171	76,323	77,731	78,754	77,246	78,098
Poland	10,934	11,607	12,914	13,292	13,518	162,125	173,955	188,969	183,064	184,858
Portugal	5,618	6,055	6,417	6,430	6,460	58,213	60,979	62,377	61,595	61,550
Romania	4,470	6,340	7,375	6,425	6,170	58,536	66,039	71,622	67,898	66,753
Slovenia	696	711	698	706	694	11,838	12,051	12,284	12,188	11,995
Slovakia	1,175	1,169	1,258	1,230	1,224	19,633	19,779	20,598	18,750	18,234
Finland	1,756	1,693	1,672	1,538	1,475	24,769	25,025	25,699	24,879	23,353
Sweden	2,004	1,988	2,025	1,950	1,937	47,069	48,457	50,115	49,256	49,799
United Kingdom	13,453	12,425	12,360	12,276	.	521,423	505,661	495,493	470,915	455,306
<b>Euro area</b>	<b>180,850</b>	<b>184,058</b>	<b>186,422</b>	<b>183,550</b>	<b>182,422</b>	<b>2,247,877</b>	<b>2,294,640</b>	<b>2,303,851</b>	<b>1,785,521</b>	<b>1,755,351</b>
<b>EU</b>	<b>219,183</b>	<b>233,801</b>	<b>238,022</b>	<b>232,894</b>	<b>231,161</b>	<b>3,173,736</b>	<b>3,315,470</b>	<b>3,331,367</b>	<b>2,751,008</b>	<b>2,700,806</b>

### Table 2 Herfindahl index <sup>3)</sup> for credit institutions and share of total assets by 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 by five largest credit institutions				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	2,041	2,079	1,881	1,622	1,439	84.4	83.4	80.8	77.1	74.9
Bulgaria	707	833	834	846	789	50.3	56.7	57.3	58.3	55.2
Czech Republic	1,104	1,100	1,014	1,032	1,042	64.1	65.7	62.1	62.4	62.4
Denmark	1,071	1,120	1,229	1,042	1,077	64.7	64.2	66.0	64.0	64.4
Germany	178	183	191	206	298	22.0	22.0	22.7	25.0	32.6
Estonia	3,593	3,410	3,120	3,090	2,929	97.1	95.7	94.8	93.4	92.3
Ireland	600	700	800	900	900	49.0	50.4	55.3	58.8	56.8
Greece	1,101	1,096	1,172	1,184	1,214	66.3	67.7	69.5	69.2	70.6
Spain	442	459	497	507	528	40.4	41.0	42.4	43.3	44.3
France	726	679	681	605	610	52.3	51.8	51.2	47.2	47.4
Italy	220	328	307	298	395	26.2	33.1	31.2	31.0	39.2
Cyprus	1,056	1,089	1,019	1,089	1,170	63.9	64.9	63.8	64.9	65.8
Latvia	1,271	1,158	1,205	1,181	1,005	69.2	67.2	70.2	69.3	60.4
Lithuania	1,913	1,827	1,714	1,693	1,545	82.5	80.9	81.3	80.5	78.8
Luxembourg	333	316	309	310	343	31.5	30.6	29.7	29.3	30.9
Hungary	823	840	819	864	806	53.5	54.1	54.4	55.2	54.7
Malta	1,171	1,177	1,236	1,250	1,180	70.9	70.2	72.8	72.8	71.2
Netherlands	1,822	1,928	2,168	2,032	2,052	85.1	86.3	86.8	85.0	84.4
Austria	534	527	454	414	383	43.8	42.8	39.0	37.2	35.9
Poland	599	640	562	574	559	46.1	46.6	44.2	43.9	43.4
Portugal	1,134	1,098	1,114	1,150	1,203	67.9	67.8	69.1	70.1	70.8
Romania	1,165	1,041	922	857	871	60.1	56.3	54.0	52.4	52.7
Slovenia	1,300	1,282	1,268	1,256	1,160	62.0	59.5	59.1	59.7	59.3
Slovakia	1,131	1,082	1,197	1,273	1,239	66.9	68.2	71.6	72.1	72.0
Finland	2,560	2,540	3,160	3,120	3,550	82.3	81.2	82.8	82.6	83.8
Sweden	856	934	953	899	860	57.8	61.0	61.9	60.7	57.8
United Kingdom	394	449	412	467	522	35.9	40.7	36.5	40.8	42.5

## 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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	46	49	47	46	49	8	9	9	9	9
Bulgaria	2	3	4	4	4	2	2	2	2	2
Czech Republic	13	14	15	18	19	0	0	1	0	0
Denmark	17	18	16	17	20	3	4	3	2	2
Germany	68	66	83	85	89	18	18	20	19	19
Estonia	7	8	11	10	10	0	0	0	0	1
Ireland	31	31	31	32	33	1	1	1	1	1
Greece	20	22	24	24	21	4	5	6	5	5
Spain	62	71	78	81	80	7	9	9	8	8
France	59	64	70	70	68	25	24	23	23	23
Italy	65	71	73	72	69	9	10	11	10	9
Cyprus	4	9	8	9	9	17	16	15	16	16
Latvia	3	2	6	6	8	0	0	0	0	0
Lithuania	2	3	7	7	9	0	0	0	0	0
Luxembourg	31	31	32	30	30	8	8	8	7	7
Hungary	4	6	10	11	10	0	0	0	0	0
Malta	0	1	1	1	1	2	2	2	2	2
Netherlands	16	28	30	27	28	5	5	5	5	5
Austria	25	26	30	29	30	1	1	0	0	0
Poland	12	14	18	18	21	0	0	0	0	0
Portugal	23	23	25	25	24	1	1	3	2	2
Romania	6	10	10	10	9	1	0	0	0	0
Slovenia	2	3	3	3	3	0	0	0	0	0
Slovakia	7	10	9	11	14	0	0	0	0	0
Finland	22	21	20	21	22	1	4	2	1	2
Sweden	21	20	22	20	21	2	4	4	2	4
United Kingdom	83	81	81	77	71	89	93	91	91	91
<b>Euro area</b>	468	506	555	566	570	88	95	114	108	108
<b>EU</b>	643	705	764	764	772	201	216	215	205	208

### 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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	32,080	40,456	45,378	41,219	43,814	30,103	49,320	62,038	46,520	49,834
Bulgaria	.	1,237	1,741	1,668	1,615	.	.	.	.	.
Czech Republic	10,335	11,911	22,781	18,781	18,913	0	0	.	0	0
Denmark	40,537	44,599	35,053	39,365	33,665	148	1,431	705	.	.
Germany	105,634	137,189	157,326	153,089	166,559	23,228	24,402	39,888	29,136	37,480
Estonia	1,522	2,303	5,740	5,557	5,544	0	0	0	0	.
Ireland	123,447	136,942	134,506	125,237	120,097	.	.	.	.	.
Greece	31,287	36,200	38,740	37,409	36,155	471	643	697	851	722
Spain	183,879	223,568	230,146	221,158	203,003	5,068	5,750	6,768	6,370	6,359
France	118,653	132,949	138,772	129,961	119,290	12,523	15,277	21,342	15,675	16,979
Italy	166,511	307,182	265,454	229,375	239,585	6,853	8,764	10,072	6,682	6,292
Cyprus	.	.	4,135	1,122	1,501	.	.	5,529	5,271	6,314
Latvia	1,400	.	3,804	3,671	3,746	0	0	0	0	0
Lithuania	.	1,904	4,682	4,603	4,637	0	0	0	0	0
Luxembourg	104,744	119,194	128,798	113,738	97,978	19,721	20,287	41,976	18,978	15,951
Hungary	1,153	1,746	5,199	7,435	8,572	0	0	0	0	0
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	44,040	57,591	67,553	61,906	73,237	946	1,081	1,212	1,197	2,174
Austria	8,285	10,339	11,408	10,874	11,108	.	.	0	0	0
Poland	5,435	9,142	16,209	13,050	14,376	0	0	0	0	0
Portugal	24,170	29,755	28,122	33,261	39,042	.	.	243	.	.
Romania	2,793	3,762	4,823	5,707	5,626	.	0	0	0	0
Slovenia	.	242	474	501	522	0	0	0	0	0
Slovakia	.	.	4,233	3,774	3,739	.	.	0	0	0
Finland	13,611	14,941	18,960	16,889	23,215	.	343	.	.	.
Sweden	66,292	77,224	83,855	59,633	74,193	.	4,292	7,979	.	9,542
United Kingdom	2,026,455	2,391,843	1,870,854	1,699,448	1,439,647	1,620,303	1,874,896	1,653,574	1,508,633	1,813,790
<b>Euro area</b>	956,341	1,246,548	4,135	1,180,730	1,179,775	100,786	127,429	207,713	148,168	164,230
<b>EU</b>	3,117,370	3,809,593	2,062,957	3,039,649	2,790,310	1,735,257	2,027,574	1,870,196	1,665,027	1,988,836

## 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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	20	21	22	21	21	5	6	6	7	7
Bulgaria	16	13	13	13	13	3	3	3	3	3
Czech Republic	18	18	16	16	16	3	2	1	2	2
Denmark	6	6	6	6	6	3	5	5	5	5
Germany	22	21	29	31	26	19	18	16	17	16
Estonia	4	5	4	4	3	0	0	0	0	1
Ireland	21	24	23	22	17	10	13	15	15	15
Greece	10	7	7	7	7	0	1	1	1	0
Spain	41	37	35	33	33	7	10	10	10	9
France	100	97	83	66	57	53	54	54	55	56
Italy	13	15	16	16	16	3	4	5	6	7
Cyprus	8	7	8	8	6	1	1	1	1	2
Latvia	6	6	6	7	8	4	5	6	7	7
Lithuania	5	5	4	4	4	0	0	0	0	0
Luxembourg	73	71	71	75	71	33	34	33	30	31
Hungary	20	21	19	17	16	3	3	3	2	2
Malta	9	10	10	10	11	1	3	3	3	2
Netherlands	12	11	10	11	9	16	14	15	14	15
Austria	15	15	13	13	16	8	11	12	11	11
Poland	31	32	34	31	34	9	8	8	8	5
Portugal	10	11	11	11	9	3	3	3	4	4
Romania	22	22	23	22	22	2	2	2	1	1
Slovenia	8	8	8	8	8	0	0	0	0	0
Slovakia	14	14	14	13	13	1	1	1	0	0
Finland	5	6	7	7	6	1	2	1	0	0
Sweden	8	7	6	7	6	2	1	2	1	1
United Kingdom	19	16	16	16	16	69	74	82	78	81
<b>Euro area</b>	<b>342</b>	<b>344</b>	<b>353</b>	<b>352</b>	<b>326</b>	<b>158</b>	<b>170</b>	<b>175</b>	<b>174</b>	<b>175</b>
<b>EU</b>	<b>498</b>	<b>526</b>	<b>514</b>	<b>495</b>	<b>470</b>	<b>254</b>	<b>278</b>	<b>288</b>	<b>281</b>	<b>283</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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	212,622	227,327	228,933	578,136	541,467	4,159	4,741	4,484	35,784	39,406
Bulgaria	16,772	23,588	28,176	29,277	29,750	445	668	794	820	908
Czech Republic	91,355	111,001	128,854	125,083	134,073	6,233	.	.	.	.
Denmark	110,874	123,099	133,602	157,806	160,805	14,021	21,243	23,271	22,720	21,566
Germany	556,579	591,518	623,549	563,202	634,020	106,216	84,880	87,088	53,062	66,668
Estonia	13,620	17,951	15,697	14,692	13,251	0	0	0	0	.
Ireland	264,732	488,002	535,135	445,123	315,758	123,771	160,656	117,720	90,368	80,720
Greece	85,950	52,052	62,941	65,162	65,922	0	.	.	.	0
Spain	91,240	102,580	111,506	112,271	114,683	5,684	9,613	11,290	9,706	7,600
France	439,467	575,786	644,303	569,865	567,240	57,035	59,355	65,484	54,483	55,126
Italy	229,649	279,672	204,705	205,544	213,509	5,441	6,835	7,917	13,095	19,072
Cyprus	.	.	35,361	45,134	30,279	.	.	.	.	.
Latvia	12,264	15,579	16,303	15,237	14,557	1,057	2,197	1,924	1,811	2,503
Lithuania	13,304	18,034	17,837	17,227	15,784	0	0	0	0	0
Luxembourg	612,924	657,035	640,514	542,787	556,849	54,251	71,249	78,764	46,904	52,047
Hungary	46,476	57,755	70,730	60,771	61,053	2,667	3,316	3,837	.	.
Malta	.	.	15,450	13,434	17,504	.	.	1,779	1,541	.
Netherlands	205,408	285,112	15,275	13,958	227,975	26,256	31,081	43,096	40,971	40,448
Austria	141,832	181,486	189,559	141,601	132,301	4,098	47,785	49,352	48,665	47,183
Poland	107,714	130,076	181,331	140,177	168,833	15,665	18,910	25,477	22,430	20,784
Portugal	62,029	70,742	76,373	82,111	81,289	3,139	3,208	4,922	4,844	5,017
Romania	39,278	60,308	68,522	59,990	61,346	.	.	.	.	.
Slovenia	10,075	12,155	14,611	15,055	14,436	0	0	0	0	0
Slovakia	.	.	56,539	48,588	50,265	.	.	.	0	0
Finland	130,436	172,567	248,033	243,191	308,638	.	.	.	0	0
Sweden	3,454	3,928	3,967	4,228	4,502	.	.	.	.	.
United Kingdom	367,051	310,763	352,193	598,301	562,993	842,324	807,577	626,047	507,203	548,562
<b>Euro area</b>	<b>3,032,868</b>	<b>3,696,034</b>	<b>3,646,248</b>	<b>3,685,162</b>	<b>3,872,135</b>	<b>390,279</b>	<b>540,256</b>	<b>554,746</b>	<b>496,566</b>	<b>422,107</b>
<b>EU</b>	<b>3,868,863</b>	<b>4,639,018</b>	<b>4,717,966</b>	<b>4,907,951</b>	<b>5,099,082</b>	<b>1,279,341</b>	<b>1,410,622</b>	<b>1,243,983</b>	<b>1,057,791</b>	<b>1,023,357</b>

## 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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Belgium	198,951	217,284	220,335	234,444	244,963	14,300	14,433	12,245	13,637	15,734
Bulgaria	564	1,108	1,336	2,006	2,395	778	1,190	1,178	1,622	2,043
Czech Republic	10,393	11,317	13,473	13,794	15,406	5,147	6,022	7,685	8,166	9,192
Denmark	152,651	163,207	170,574	182,938	201,456	59,462	60,975	57,377	65,107	72,040
Germany	1,033,295	1,108,788	1,113,700	1,163,714	1,160,318	512	641	723	875	1,043
Estonia	604	827	715	776	981	531	781	801	1,023	1,160
Ireland	147,597	163,380	174,424	187,287	204,362	87,744	86,602	63,519	78,689	82,307
Greece	17,591	19,639	15,058	15,484	15,495	0	0	0	0	0
Spain	241,565	242,976	244,216	260,779	271,253	82,553	87,916	79,575	86,137	86,296
France	1,413,396	1,528,783	1,456,043	1,628,291	1,727,243	.	.	.	.	.
Italy	574,150	540,179	507,703	570,497	549,071	20,909	25,931	21,096	23,867	25,551
Cyprus	.	.	8,897	7,982	.	.	.	.	.	.
Latvia	343	466	555	497	497	76	101	117	137	161
Lithuania	803	995	1,059	973	1,040	283	519	670	989	1,145
Luxembourg	73,627	80,885	95,096	124,802	157,252	367	378	390	844	1,025
Hungary	7,048	8,580	8,474	8,243	8,534	9,100	11,536	11,445	13,091	14,883
Malta	.	.	1,362	1,640	1,859	.	.	0	0	0
Netherlands	331,923	361,491	356,500	368,709	405,680	696,271	763,167	697,103	743,198	801,028
Austria	82,522	88,005	92,580	97,520	103,320	12,497	12,917	11,936	13,808	14,976
Poland	25,731	30,984	35,865	29,266	32,800	29,924	37,009	39,367	41,585	55,776
Portugal	49,306	53,007	51,699	57,765	60,588	21,185	22,356	20,240	21,555	21,919
Romania	.	2,906	3,818	1,316	2,204	.	4	249	608	1,107
Slovenia	3,293	4,332	4,320	5,359	5,732	961	1,087	1,129	1,390	1,593
Slovakia	.	.	5,661	6,141	5,901	.	.	3,176	3,952	4,872
Finland	47,880	47,717	43,594	48,357	51,099	5,322	5,609	4,497	5,110	5,110
Sweden <sup>5)</sup>	261,173	282,059	240,571	250,565	302,298	89,147	29,189	26,936	27,121	32,294
United Kingdom	2,143,069	2,095,874	1,427,094	1,634,215	2,117,467	1,659,246	1,540,242	1,002,068	1,265,053	1,639,141
<b>Euro area</b>	<b>4,211,803</b>	<b>4,456,466</b>	<b>4,385,527</b>	<b>4,778,771</b>	<b>4,964,136</b>	<b>941,660</b>	<b>1,021,037</b>	<b>912,453</b>	<b>993,062</b>	<b>1,061,454</b>
<b>EU</b>	<b>6,828,257</b>	<b>7,069,532</b>	<b>6,294,516</b>	<b>6,903,360</b>	<b>7,649,215</b>	<b>2,796,287</b>	<b>2,710,880</b>	<b>2,063,405</b>	<b>2,417,564</b>	<b>2,890,398</b>

### 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.
- 5) For Sweden total assets under management by pension funds include estimates of the occupational pensions managed by life insurance companies for the period 2006.