

## GENERAL STATISTICS ON THE EUROPEAN BANKING SECTOR as at 31.12.2005

Country	Banks [1]	Branch offices [1]	[2]	Total assets		Loans [3]		Securities acquired [4]		Deposits [5]		Debt securities issued [6]		Capital and reserves		Exchange Rate (1 EUR =)
				(bn)	Total (bn)	Total (bn)	Total (bn)	Total (bn)	(bn)	(bn)						
Belgium	104	4,564	68,478	€1,123.40	€411.20	€300.60	€440.50	€33.20	€34.50							
Germany	2,344	44,100	693,050	€6,903.17	€3,022.98	€1,426.35	€2,593.06	€1,654.58	€302.68							
Greece	61	3,543	61,295	€266.74	€136.98	€53.27	€155.70	€0.42	€22.59							
Spain	267	41,820	248,068	€2,073.31	€1,214.11	€411.48	€1,075.30	€282.50	€107.38							
France	318	27,075	366,900	€5,165.50	€1,627.45	€1,031.80	€1,283.40	€815.00	€211.45							
Ireland	76	840	38,000	€941.91	€410.42	€204.98	€228.50	€186.41	€53.50							
Italy	784	31,501	336,410	€2,599.14	€1,333.71	€484.31	€979.04	€484.42	€191.41							
Luxembourg	155	246	23,227	€792.42	€146.64	€215.44	€255.58	€89.54	€30.70							
Netherlands	122	3,180	125,043	€2,767.48	€1,413.55	€558.47	€1,664.74	€801.80	€74.22							
Austria	880	4,317	62,248	€725.08	€334.28	€102.22	€255.91	€162.59	€51.95							
Finland	345	1,616	22,843	€223.70	€100.10	€4.30	€82.70	€41.10	€18.80							
Portugal	48	5,533	53,180	€314.91	€196.01		€136.19	€37.24	€15.77							
Cyprus	10	1,020	13,848	CYP 21.0	€35.94	CYP 16.7	€28.59			CYP 16.3	€27.88			CYP 1.8	€3.07	CYP 0.5853
Czech Republic	36	1,825	37,540	2,954.4 CZK	€101.87	1,185.5 CZK	€40.88	288.4 CZK	€9.95	1,850.2 CZK	€63.80	247.9 CZK	€8.55	244.6 CZK	€8.43	29.00 CZK
Denmark	187	1,975	39,714	DKK 3,010.5	€404.65	DKK 1,345.9	€180.91	DKK 613.2	€82.42	DKK 1,183.4	€159.06	DKK 318.5	€42.82	DKK 173.3	€23.30	DKK 7.44
Estonia	14	281	5,000	185.1 EEK	€11.83	125.5 EEK	€8.02	35.2 EEK	€2.25	95.0 EEK	€3.06	4.0 EEK	€0.26	16.0 EEK	€1.02	EEK 15.6466
Hungary	38	1,286	28,826	HUF 17,559.0	€69.48	HUF 11,370.0	€44.99	HUF 2,189.0	€8.66	HUF 8,231.0	€32.57	HUF 1,765.0	€6.98	HUF 1,658.0	€6.56	HUF 252.73
Iceland	28	171	4,001	ISK 5,805.7	€77.72	ISK 3,862.6	€51.71	ISK 1,148.4	€15.37	ISK 1,274.9	€17.07	ISK 3,143	€42.10	ISK 475.3	€6.36	ISK 74.7
Latvia	23	215	10,520	10.9 LVL	€15.57	7.0 LVL	€9.90	1.1 LVL	€1.63	6.2 LVL	€8.83	0.2 LVL	€0.25	0.8 LVL	€1.19	LVL 0.7028
Liechtenstein	15	0	1,573	CHF 128.71	€83.15	CHF 13.35	€8.62	CHF 5.49	€3.55	CHF 26.66	€17.22	CHF 1.84	€1.19	CHF 2.67	€1.72	CHF 1.548
Lithuania	12	643	7,811	44.8 LTL	€12.99	26.0 LTL	€7.52	5.1 LTL	€1.47	25.1 LTL	€7.28	1.2 LTL	€0.33	3.2 LTL	€0.93	3.4528 LTL
Malta	18	116	3,467	MTL 11.3	€26.24	MTL 4.6	€10.61	MTL 4.4	€10.35	MTL 4.8	€11.19	MTL 0.0	€0.09	MTL 0.9	€2.16	MTL 0.4293
Norway	148	1,234	20,825	NOK 2,137.0	€267.63	NOK 1,708.0	€213.90	NOK 193.0	€24.17	NOK 1,046.0	€131.00	NOK 402.0	€50.34	NOK 122.0	€15.28	NOK 7.99
Poland	649	11,975	152,972	587.02 PLN	€152.09	248.42 PLN	€64.36	133.87 PLN	€34.68	337.40 PLN	€87.41	9.40 PLN	€2.43	54.96 PLN	€14.24	3.86 PLN
Slovakia	23	685	19,850	1,404.8 SKK	€37.12	556.5 SKK	€14.70	323.9 SKK	€8.56	829.1 SKK	€21.91	43.6 SKK	€1.15	100.2 SKK	€2.65	37.848 SKK
Slovenia	22	723	11,397	SIT 7,012.0	€29.27	SIT 3,842.0	€16.04	SIT 1,954.0	€8.16	SIT 3,835.0	€16.01	SIT 240.0	€1.00	SIT 516.0	€2.15	SIT 239.57
Sweden	127	1,910	36,631	SEK 3,642.0	€386.21	SEK 1,419.0	€150.48	SEK 860.0	€91.20	SEK 1,400.0	€148.46	SEK 548.0	€58.11	SEK 221.0	€23.44	SEK 9.430
Switzerland	337	3,535	100,564	CHF 2,847.0	€1,839.03	CHF 787.0	€508.37	CHF 422.0	€272.59	CHF 1,210.0	€781.60	CHF 266.0	€171.82	CHF 135.0	€87.20	CHF 1.548
United Kingdom	335	11,150	455,000	GBP 5,522.2	€8,035.76	GBP 2,350.5	€3,420.35	GBP 763.8	€1,111.54	GBP 2,643.0	€3,846.09	GBP 509.6	€741.51	GBP 337.4	€490.95	GBP 0.68720
<b>TOTAL</b>	<b>7,526</b>	<b>207,079</b>	<b>3,036,895</b>		<b>€35,483.28</b>		<b>€15,127.36</b>		<b>€6,479.77</b>		<b>€14,531.07</b>		<b>€5,717.74</b>		<b>€1,805.59</b>	

[1] All figures in the table include foreign banks located in that country via branches or subsidiaries.

[2] Full-time employees or equivalent.

[3] Loans and advances to non-bank customers (resident and non-resident).

[4] Securities acquired: stocks, bonds, treasury bills, etc.

[5] Deposits (including current accounts, savings deposits and certificates of deposit) received from non-bank customers (resident and non-resident).

[6] Debt securities issued by banks.

## GENERAL STATISTICS ON THE EUROPEAN BANKING SECTOR as at 31.12.2005

Country	Loans				Securities acquired				Deposits			Exchange Rate (1 EUR =)									
	Total (bn)	Corporate (bn)	Lending for housing purchase (bn)	Consumer credit (bn)	Total (bn)	Bonds (bn)	Stocks and shares (bn)	Total (bn)	Corporate (bn)	Private individuals (bn)											
Belgium	€411.20	€101.60	€95.70	€11.50	€300.60	€269.30	€31.30	€440.50	€95.60	€199.40											
Germany	€3,022.98	€1,215.70	€1,090.16	€233.99	€1,426.35	€1,195.37	€230.98	€2,593.06	€809.90	€1,316.53											
Greece	€136.98	€71.28	€43.20	€20.85	€53.27	€45.99	€7.29	€155.70													
Spain	€1,147.54	€572.53	€440.10	€135.11	€411.48	€286.47	€125.01	€745.94	€179.40	€566.54											
France	€1,627.45	€586.61	€538.17	€118.50	€1,031.80	€517.96	€96.00	€1,283.40													
Ireland	€410.42	€275.48	€94.25	€16.62	€204.98	€191.57	€13.41	€228.50	€147.79	€68.62											
Italy	1,333.71	€647.46	€217.22	€44.33	€484.31	€330.39	€153.92	€979.04													
Luxembourg	€146.64	€72.41	€10.59	€2.29	€215.44	€191.33	€13.92	€255.58	€190.35	€55.06											
Netherlands	€1,413.55	€1,366.18	€547.36		€558.47			€1,664.74													
Austria	€334.28	€229.39		€104.89	€102.22	€75.78	€26.44	€255.91	€84.43	€171.48											
Finland	€100.10	€24.70	€47.40	€7.10	€4.30			€82.70	€15.30	€56.90											
Portugal	€196.01	€86.69	€79.24	€9.40				€136.19													
Cyprus	CYP 16.7	€28.59						CYP 16.3	€27.88		CYP 0.5853										
Czech Republic	1,185.5 CZK	€40.88	558.8 CZK	€19.27	273.5 CZK	€9.43	95.2 CZK	€3.28	288.4 CZK	€9.95	276.9 CZK	€9.55	11.5 CZK	€0.40	1,850.2 CZK	€63.80	517.7 CZK	€17.85	1,007.4 CZK	€34.74	29.00 CZK
Denmark	DKK 1,095.5	€147.25			DKK 152.8	€20.54	DKK 102.3	€13.75	DKK 613.2	€82.42	DKK 587.5	€78.97	DKK 25.7	€3.45	DKK 1,237.8	€166.37			DKK 569.3	€76.52	DKK 7.44
Estonia	125.5 EEK	€8.02	52.9 EEK	€3.38	40.96 EEK	€2.62	4.41 EEK	€0.28	35.2 EEK	€2.25	22.5 EEK	€1.44	8.3 EEK	€0.53	95.0 EEK	€6.07	47.9 EEK	€3.06	36.0 EEK	€2.30	15,646 EEK
Hungary	HUF 11,370.0	€44.99							HUF 2,189.0	€8.66					HUF 8,231.0	€32.57					HUF 252.73
Iceland	ISK 3,862.6	€51.71							ISK 736.1	€9.95					ISK 3,143	€42.10					ISK 74.7
Latvia	7.0 LVL	€9.90	4.4 LVL	€6.19	1.7 LVL	€2.49	0.4 LVL	€0.51	1.1 LVL	€1.63	1.0 LVL	€1.49	0.1 LVL	€0.14	6.2 LVL	€8.83	4.0 LVL	€5.70	2.1 LVL	€2.94	LVL 0.7028
Liechtenstein	CHF 13.35	€8.62			CHF 6.27	€4.05			CHF 5.49	€3.54	CHF 4.07	€2.62	CHF 1.42	€0.92	CHF 26.66	€17.22					CHF 1.548
Lithuania	26.0 LTL	€7.52	16.9 LTL	€4.89	6.4 LTL	€1.86	1.4 LTL	€0.40	5.1 LTL	€1.47	nd	nd	nd	nd	25.1 LTL	€7.28	11.4 LTL	€3.29	13.8 LTL	€3.98	3,4528 LTL
Malta	MTL 4.6	€10.61	MTL 3.7	€8.61	MTL 0.7	€1.60	MTL 0.2	€0.40	MTL 4.4	€10.35	MTL 4.3	€10.02	MTL 0.1	€0.33	MTL 4.8	€11.19	MTL 2.2	€5.14	MTL 2.6	€6.05	MTL 0.4293
Norway	NOK 1,708.0	€213.90	NOK 437.0	€54.73	NOK 944.00	€118.22	NOK 327.00	€40.95	NOK 193.0	€24.17	NOK 147.0	€18.41	NOK 46.0	€5.76	NOK 1,046.0	€131.00	NOK 470.0	€58.86	NOK 576.0	€72.14	NOK 7.99
Poland	248.42 PLN	€64.36							133.87 PLN	€34.68					337.40 PLN	€87.41					3.86 PLN
Slovakia	556.5 SKK	€14.70							323.9 SKK	€8.56					829.1 SKK	€21.91					37.848 SKK
Slovenia	SIT 3,842.0	€16.04	SIT 2,695.0	€11.25	SIT 299.00	€1.25	SIT 848.00	€3.54	SIT 1,954.0	€8.16	SIT 1,368.0	€5.71	SIT 586.0	€2.45	SIT 3,835.0	€16.01	SIT 1,417.0	€5.91	SIT 2,418.0	€10.09	SIT 239.57
Sweden	SEK 1,418.7	€150.45	SEK 790.2	€83.80					SEK 859.6	€91.16	SEK 503.2	€53.36	SEK 356.3	€37.78	SEK 1,399.9	€148.45	SEK 506.8	€53.74	SEK 562.4	€59.64	SEK 9.430
Switzerland	CHF 660.0	€426.33	CHF 182.0	€117.56	€542.00	€350.11	CHF 4.1	€2.65	CHF 422.0	€272.59					CHF 1,210.0	€781.60					CHF 1.548
United Kingdom	GBP 2,350.5	€3,420.35	GBP 931.6	€1,355.64	GBP 558.8	€813.16	GBP 143.4	€208.63	GBP 763.8	€1,111.54	GBP 41.8	€60.83	GBP 722.0	€1,050.71	GBP 2,643.0	€3,846.09	GBP 729.1	€1,060.97	GBP 556.2	€809.33	GBP 0.6872
<b>TOTAL</b>		<b>€13,611.35</b>		<b>€6,915.34</b>		<b>€4,528.72</b>		<b>€978.98</b>		<b>€6,474.29</b>		<b>€3,346.56</b>		<b>€1,800.72</b>		<b>€14,237.05</b>		<b>€2,737.32</b>		<b>€3,512.26</b>	

**Germany:** Corporate loans: loans to domestic and foreign corporates (incl. foreign private persons), excl. mortgage loans.

Lending for housing purchase: loans to corporates and private persons.

Deposits by corporates and private persons: domestic deposits only.

**Greece:** Loans total: includes corporate, housing loans, consumer credit loans and other kinds of loans to domestic households as well.

**Spain:** Loans: figures on page 1b concerning resident private sector only.

Deposits on page 1b: estimated breakdown figures of resident private sector.

**Portugal:** The aggregates for Total Assets, Loans etc reflect only the figures of 30 banks which had already presented, at 31/12/05, their accounts according to IAS rules.

**Denmark:** The source of data for Loans and Deposits split is Danish Central Bank, for Securities - Danish FSA.

**Slovenia:** Estimates for: Lending for housing purchase; Bonds; Stocks and shares.

**Sweden:** 1) Loans/Deposits to local governments are included in Corporate loans/deposits. Non-resident corporates are not included, as they are not specified in the Swedish statistics.

2) The Swedish figures can only be divided into corporate and households (resident). Total household (resident) loans are SEK 351 Billions.

3) In Bonds, bonds and treasury bills are included.

4) Non-resident private individuals are not included, as they are not specified in the Swedish statistics.

**Switzerland:** Loans: domestic only. Corporates include lending for housing for this sector. Lending for housing: households and corporates.

**U K:** Lending for housing purchase covers all lending to UK individuals secured by dwellings. Consumer credit covers all unsecured lending to UK individuals.

Corporate loans, Corporate deposits : UK residents, including public sector.

## GENERAL STATISTICS ON THE EUROPEAN BANKING SECTOR as at 31.12.2005

## EBF Associates

Country	Banks [1]	Branch offices [1]	Staff [2]	Total assets		Loans [3]		Securities acquired [4]		Deposits [5]		Debt securities issued [6]		Capital and reserves		Exchange Rate (1 EUR =)
				(bn)		Total (bn)		Total (bn)		Total (bn)		(bn)		(bn)		
Albania	16	240	3,479	ALL 496.6	€ 4.05	ALL 127.1	€ 1.04	ALL 235.8	€ 1.92	ALL 433.0	€ 3.53	ALL 0.0	€ 0.00	ALL 33.0	€ 0.27	ALL 122.58
Andorra	5	56	1,180	€9.99		€4.80		€1.44		€7.31		€0.04		€1.20		
Armenia	21	288	5,512	AMD 451.10	€ 0.85	AMD 203.60	€ 0.38	AMD 64.40	€ 0.12	AMD 262.70	€ 0.49	AMD 0.50	€ 0.001	AMD 94.80	€ 0.18	AMD 532.35
Bulgaria	34	653	22,945	BGL 32.89	€ 16.81	BGL 17.89	€ 9.14	BGL 4.78	€ 2.44	BGL 21.98	€ 11.24	BGL 0.76	€ 0.39	BGL 3.46	€ 1.77	BGL 1.9558
Croatia	34	1,114	18,624	HRK 255.32	€ 34.60	HRK 154.38	€ 20.92	HRK 26.73	€ 3.62	HRK 139.91	€ 18.96	HRK 3.40	€ 0.46	HRK 23.57	€ 3.19	HRK 7.38
Monaco	41		2,500	€ 70.00				€ 50.00		€ 20.00						
Romania	39	3,351	49,770	RON 128.09	€ 34.83	RON 60.17	€ 16.36	RON 19.69	€ 5.35	RON 81.24	€ 22.09	RON 2.07	€ 0.56	RON 16.13	€ 4.39	RON 3.6771
Russia	1,253	3,295		RUR 9,750.0	€ 285.2	RUR 5,450.0	€ 159.40			RUR 2,750.0	€ 80.43			RUR 1,240.0	€ 36.27	RUR 34.19
Turkey	47	6,247	132,258	TRL 397	€ 250.00	TRL 145	€ 91.27	TRL 143	€ 90.09	TRL 243	€ 153.21		na	TRL 54	€ 33.85	TRL 1.587
<b>TOTAL</b>	<b>1,490</b>	<b>15,244</b>	<b>236,268</b>		<b>€ 706.30</b>		<b>€ 303.31</b>		<b>€ 154.99</b>		<b>€ 317.27</b>		<b>€ 1.45</b>		<b>€ 31.12</b>	

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[2] Full-time employees or equivalent.

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[6] Debt securities issued by banks.

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## EBF Associates

Country	Loans								Securities acquired						Deposits						Exchange Rate (1 EUR =)
	Total (bn)		Corporate (bn)		Lending for housing purchase (bn)		Consumer credit (bn)		Total (bn)		Bonds (bn)		Stocks and shares (bn)		Total (bn)		Corporate (bn)		Private individuals (bn)		
Albania	ALL 127.1	€ 1.04	ALL 87.4	€ 0.71	ALL 16.5	€ 0.13	ALL 23.1	€ 0.19	ALL 175.4	€ 1.43	ALL 60.4	€ 0.49	ALL 0.0	€ 0.00	ALL 433.0	€ 3.53					ALL 122.58
Andorra	€ 4.80								€ 1.44						€ 7.31						
Armenia	AMD 203.60	€ 0.38	AMD 102.90	€ 0.19	AMD 11.10	€ 0.02	AMD 50.80	€ 0.10	AMD 64.40	€ 0.12	AMD 63.30	€ 0.12	AMD 1.10	€ 0.002	AMD 262.70	€ 0.49	AMD 144.80	€ 0.27	AMD 117.90	€ 0.22	AMD 532.35
Bulgaria	BGL 17.89	€ 9.14	BGL 11.95	€ 6.11	BGL 1.99	€ 1.02	BGL 3.94	€ 2.02	BGL 4.78	€ 2.44	BGL 4.66	€ 2.38	BGL 0.11	€ 0.06	BGL 21.98	€ 11.24					BGL 1.9558
Croatia	HRK 154.38	€ 20.92	HRK 62.08	€ 8.41	HRK 27.57	€ 3.74	HRK 50.98	€ 6.91	HRK 26.73	€ 3.62					HRK 139.91	€ 18.96	HRK 34.23	€ 4.64	HRK 99.34	€ 13.46	HRK 7.38
Monaco									€ 50.00						€ 20.00						
Romania	RON 60.17	€ 16.36			RON 3.59	€ 0.98	RON 16.02	€ 4.36	RON 19.69	€ 5.35					RON 81.24	€ 22.09					RON 3.6771
Russia	RUR 5,450.0	€ 159.4													RUR 2,750.0	€ 80.4					RUR 34.19
Turkey	TRL 154	€ 96.8	TRL 108	€ 68.0	TRL 12	€ 7.8	TRL 33	€ 20.9	TRL 143	€ 90.1	TRL 128	€ 80.7	TRL 15	€ 9.4	TRL 243	€ 153.2	TRL 65	€ 41.0	TRL 178	€ 112.2	TRL 1.587
<b>TOTAL</b>		<b>€ 308.89</b>		<b>€ 33.42</b>		<b>€ 13.64</b>		<b>€ 34.43</b>		<b>€ 154.51</b>		<b>€ 33.65</b>		<b>€ 4.45</b>		<b>€ 317.24</b>		<b>€ 45.87</b>		<b>€ 125.84</b>	