

EU structural financial indicators ^{1), 2), 3)}

Table 1: Credit institutions: Number of offices and employees of domestic credit institutions

	Number of offices					Number of employees of domestic credit institutions				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Belgium	2,983	2,739	2,430	2,119	1,982	51,758	50,458	48,993	47,692	46,402
Bulgaria	3,142	3,420	3,536	3,748	4,526	29,991	28,238	27,364	26,832	25,956
Czech Republic	1,868	1,807	1,606	1,521	1,448	40,057	39,735	39,136	38,175	38,081
Denmark	958	938	886	952	878	41,737	41,681	41,267	40,065	39,319
Germany	27,834	26,620	24,060	21,697	20,432	584,688	572,662	563,998	552,356	.
Estonia	91	83	74	69	64	5,317	5,425	5,733	5,536	5,821
Ireland	891	876	856	1,036	1,011	27,940	27,692	26,257	24,172	26,048
Greece	1,981	1,834	1,702	1,565	1,483	39,383	36,727	33,097	31,028	29,341
Croatia	1,035	964	916	880	848	20,028	19,563	19,109	18,674	18,415
Spain	26,166	24,004	22,201	19,242	17,851	179,054	173,447	171,435	164,427	158,655
France	36,519	35,837	35,469	35,691	34,298	404,555	403,726	390,860	392,963	395,077
Italy	25,454	24,350	23,520	21,689	20,985	274,056	280,219	273,669	268,321	264,385
Cyprus	386	328	282	260	204	8,946	8,554	8,347	8,072	6,766
Latvia	218	137	96	88	80	7,345	6,915	6,209	5,789	5,294
Lithuania	406	359	367	399	388	9,165	10,334	10,650	10,884	11,411
Luxembourg	210	210	186	181	167	26,317	26,333	26,061	25,966	26,012
Hungary	2,235	1,956	1,877	1,826	1,510	39,434	39,659	38,624	39,142	38,966
Malta	98	94	81	102	102	5,046	5,175	5,069	5,193	5,407
Netherlands	1,489	1,260	942	726	729	72,199	59,690	62,393	63,185	67,634
Austria	3,631	3,513	3,109	3,422	3,292	71,798	71,479	70,226	66,895	65,599
Poland	12,645	12,273	10,429	10,111	9,759	166,011	160,878	153,896	146,059	143,700
Portugal	4,136	4,052	3,859	3,627	3,571	50,866	50,771	49,719	47,448	47,296
Romania	4,382	4,059	3,871	3,690	3,606	53,737	53,106	52,650	51,639	51,857
Slovenia	532	526	479	441	419	9,683	9,553	9,201	8,787	8,555
Slovakia	1,174	1,140	1,074	984	942	19,539	19,393	18,580	17,721	17,372
Finland	858	801	738	810	772	21,148	19,490	19,754	19,695	19,922
Sweden	1,463	1,450	1,503	1,500	1,320	42,886	44,626	46,993	48,013	46,950
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area	135,057	128,763	121,525	114,148	108,772	1,868,803	1,838,043	1,800,251	1,766,130	1,753,210
EU	.	155,630	146,149	138,376	132,667	2,302,684	2,265,529	2,219,290	2,174,729	2,156,454

Table 2: Herfindahl index ⁴⁾ 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				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Belgium	1,218	1,246	1,299	1,319	1,188	73.4	74.0	75.3	75.7	71.5
Bulgaria	939	992	1,133	1,122	1,136	59.7	62.5	67.1	67.2	67.6
Czech Republic	1,070	1,082	1,106	1,099	1,076	64.5	64.8	65.3	65.4	65.5
Denmark	1,069	1,170	1,250	1,149	1,258	64.5	66.2	67.1	65.6	65.8
Germany	245	277	325	289	326	29.1	31.2	34.0	31.8	35.0
Estonia	2,698	2,545	2,578	2,540	2,244	91.0	93.0	93.7	93.0	90.8
Ireland	632	665	811	850	969	46.1	49.7	55.7	60.0	65.6
Greece	2,304	2,382	2,320	2,273	2,244	96.8	97.4	97.0	96.2	95.7
Croatia	1,554	1,564	1,582	1,589	1,638	79.4	79.8	80.5	81.2	82.7
Spain	1,138	1,110	1,082	1,271	1,327	68.5	67.4	66.4	69.3	69.6
France	663	654	688	661	606	47.7	48.7	49.2	49.3	46.6
Italy	579	643	675	779	760	45.6	47.9	49.3	51.6	50.5
Cyprus	2,379	2,276	2,285	2,327	2,670	86.9	85.7	86.5	87.3	91.9
Latvia	1,583	1,596	1,912	1,848	1,941	80.9	83.2	87.8	87.4	88.2
Lithuania	2,278	2,289	2,408	2,391	1,975	90.9	90.4	91.8	89.8	90.0
Luxembourg	261	277	309	293	316	26.3	27.7	31.3	29.6	31.2
Hungary	801	921	820	870	950	50.0	52.7	50.1	51.6	55.7
Malta	1,518	1,548	1,620	1,701	1,758	77.5	75.1	74.8	75.6	75.7
Netherlands	2,178	2,039	2,001	2,143	2,194	84.7	84.7	84.3	84.1	82.5
Austria	369	369	407	407	424	36.0	36.0	38.5	38.7	40.1
Poland	683	688	753	818	833	49.5	49.8	54.3	56.6	57.3
Portugal	1,203	1,225	1,239	1,258	1,204	73.0	73.3	73.6	73.9	72.2
Romania	962	971	997	997	1,018	61.6	62.6	62.4	62.5	61.1
Slovenia	1,020	1,008	1,189	1,415	1,491	60.8	60.9	67.3	68.7	71.1
Slovakia	1,383	1,404	1,430	1,511	1,510	75.6	75.7	76.8	79.3	78.9
Finland	2,570	2,420	2,250	2,200	2,340	81.6	80.4	80.1	80.0	82.0
Sweden	785	786	791	773	875	54.3	54.8	54.1	55.0	58.3
United Kingdom	-	-	-	-	-	-	-	-	-	-

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) Following the country's withdrawal from the European Union on 31/01/2020, the business of UK credit institutions is no longer published and is excluded from the EU aggregates.
- 4) 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 ³⁾

	Number of branches of credit institutions from EU countries					Number of branches of credit institutions from non-EU countries				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Belgium	30	32	30	30	30	24	21	20	20	18
Bulgaria	3	3	4	5	5	2	2	2	2	2
Czech Republic	22	23	23	21	21	1	2	2	2	2
Denmark	21	19	17	16	17	3	3	3	3	2
Germany	92	87	55	51	59	20	20	47	43	45
Estonia	7	6	4	4	4	1	1	1	1	0
Ireland	35	31	29	27	28	2	2	2	2	2
Greece	18	17	19	19	19	4	3	2	2	2
Croatia	1	1	1	1	1	0	0	0	0	0
Spain	76	78	72	77	77	3	3	5	4	4
France	62	64	65	60	66	21	20	19	19	18
Italy	50	53	54	49	45	29	26	24	30	31
Cyprus	5	5	5	5	5	15	13	13	11	9
Latvia	5	5	3	4	4	0	0	0	0	0
Lithuania	9	8	8	7	7	0	0	0	0	0
Luxembourg	31	27	25	29	29	14	13	13	13	13
Hungary	8	7	7	7	8	1	1	1	1	1
Malta	1	2	2	2	2	2	2	2	2	2
Netherlands	38	40	37	39	39	3	3	3	2	2
Austria	24	21	23	21	19	1	1	1	1	1
Poland	31	34	35	36	32	0	0	2	2	1
Portugal	20	31	30	31	31	0	0	0	0	0
Romania	7	7	8	8	8	0	0	0	0	0
Slovenia	2	2	2	2	2	0	0	0	0	0
Slovakia	15	15	15	15	14	0	0	0	0	0
Finland	25	21	24	23	23	2	2	2	2	1
Sweden	32	34	29	29	33	5	4	5	3	3
United Kingdom	63	58	-	-	-	95	94	-	-	-
Euro area	545	545	502	495	503	141	130	154	152	148
EU	733	731	626	618	628	248	236	169	165	159

Table 4: Total assets of branches of credit institutions from EU and non-EU countries ^{3), 5)}
(EUR millions)

	Total assets of branches of credit institutions from EU countries					Total assets of branches of credit institutions from non-EU countries				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Belgium	47,815	48,710	47,129	47,297	42,350	93,317	91,563	95,075	97,125	107,981
Bulgaria	1,157	1,326	1,378	1,411	1,647	.	.	.	.	.
Czech Republic	26,866	26,485	26,445	26,461	29,671	.	.	.	.	.
Denmark	99,051	99,208	99,406	100,360	106,773	5,295	5,431	5,868	5,121	.
Germany	287,495	276,519	218,574	210,664	214,658	106,963	88,460	199,375	230,978	264,348
Estonia	2,238	1,071	1,023	1,050	1,221	.	.	.	.	0
Ireland	78,960	88,829	92,563	94,563	94,880	.	.	.	.	.
Greece	4,932	3,080	3,637	4,276	4,826	309	339	.	.	.
Croatia	.	.	.	.	.	0	0	0	0	0
Spain	110,616	118,160	136,395	136,227	151,275	3,150	3,617	7,045	8,368	4,052
France	172,035	147,601	160,501	162,317	262,045	63,149	72,160	87,089	72,450	60,750
Italy	218,945	218,951	218,242	195,148	215,406	31,540	26,520	29,253	41,625	46,572
Cyprus	550	630	632	749	865	2,598	2,368	1,492	1,318	1,101
Latvia	1,278	5,313	4,149	4,513	5,018	0	0	0	0	0
Lithuania	1,772	8,973	10,274	9,360	10,363	0	0	0	0	0
Luxembourg	179,751	185,678	197,074	218,549	284,139	73,888	79,583	94,636	119,228	95,520
Hungary	5,679	5,316	5,677	6,181	8,234	.	.	.	.	.
Malta	.	.	.	.	.	.	.	.	.	.
Netherlands	97,615	88,856	99,131	118,279	134,860	2,070	1,088	1,210	.	.
Austria	20,807	21,032	21,827	10,954	9,723	.	.	.	.	.
Poland	15,561	16,359	17,464	17,560	17,285	0	0	.	.	.
Portugal	25,669	27,732	27,399	28,541	33,358	0	0	0	0	0
Romania	11,008	12,740	14,549	15,808	17,378	0	0	0	0	0
Slovenia	.	.	.	.	.	0	0	0	0	0
Slovakia	10,463	10,702	12,015	13,407	15,404	0	0	0	0	0
Finland	68,202	69,300	84,828	80,654	80,140	.	.	.	.	.
Sweden	.	.	.	.	.	.	.	.	.	.
United Kingdom	875,360	882,406	-	-	-	2,070,500	2,215,366	-	-	-
Euro area	1,331,249	1,323,321	1,337,738	1,338,882	1,562,680	437,154	440,255	585,277	635,433	621,472
EU	2,580,325	2,563,045	1,712,499	1,707,790	1,943,235	2,526,478	2,675,763	609,339	658,593	643,337

NOTE TO TABLES

- 3) Following the country's withdrawal from the European Union on 31/01/2020, the business of UK credit institutions is no longer published and is excluded from the EU aggregates.
5) 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 ³⁾

	Number of subsidiaries of credit institutions from EU countries					Number of subsidiaries of credit institutions from non-EU countries				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Belgium	11	9	8	6	6	7	5	5	5	5
Bulgaria	10	9	8	8	8	3	3	3	3	3
Czech Republic	16	16	8	8	7	1	1	0	0	0
Denmark	1	1	1	1	0	0	0	0	0	0
Germany	17	17	13	13	12	17	16	19	19	21
Estonia	2	2	2	2	2	0	0	0	0	0
Ireland	6	6	6	2	2	9	10	10	12	11
Greece	2	2	0	0	0	0	0	0	0	0
Croatia	8	8	10	10	7	1	1	1	1	1
Spain	12	11	10	7	7	7	6	7	9	8
France	43	42	39	35	33	38	37	35	34	38
Italy	19	18	17	15	13	2	2	2	2	2
Cyprus	3	3	3	3	3	2	1	1	1	1
Latvia	3	2	2	1	1	0	0	0	0	0
Lithuania	4	2	2	2	2	0	0	0	0	0
Luxembourg	43	35	33	28	27	39	41	41	45	43
Hungary	11	10	10	10	7	2	2	2	2	3
Malta	2	2	1	1	0	2	2	3	2	2
Netherlands	2	2	0	0	0	8	8	11	9	9
Austria	15	15	13	10	10	18	13	13	14	14
Poland	15	13	12	13	12	4	4	4	4	4
Portugal	5	7	8	8	7	2	2	2	2	2
Romania	13	14	12	11	11	1	0	0	0	0
Slovenia	5	5	5	5	5	1	1	1	1	0
Slovakia	10	10	10	9	9	0	0	0	0	0
Finland	2	2	2	1	1	0	0	0	0	0
Sweden	9	7	7	7	7	0	2	2	2	2
United Kingdom	16	17	-	-	-	74	70	-	-	-
Euro area	206	192	174	148	140	152	144	150	155	156
EU	305	287	242	216	199	238	227	162	167	169

Table 6: Total assets of subsidiaries of credit institutions from EU and non-EU countries ^{3), 5)}
(EUR millions)

	Total assets of subsidiaries of credit institutions from EU countries					Total assets of subsidiaries of credit institutions from non-EU countries				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Belgium	385,428	406,342	435,744	416,131	412,661	58,008	37,883	42,299	40,078	42,053
Bulgaria	41,115	44,266	47,590	52,487	60,221	1,696	1,860	1,909	1,975	2,194
Czech Republic	234,451	243,768	148,879	166,177	178,491	.	.	.	.	.
Denmark	.	.	.	.	0	0	0	0	0	0
Germany	598,145	654,385	679,709	695,008	928,905	107,758	156,579	298,358	393,572	988,584
Estonia	.	.	.	.	.	0	0	0	0	0
Ireland	82,359	139,850	202,786	.	.	118,703	124,739	135,675	303,535	392,844
Greece	.	.	0	0	0	0	0	0	0	0
Croatia	48,583	50,213	56,279	60,583	68,582	.	.	.	.	.
Spain	46,837	51,925	52,997	48,066	53,031	9,410	6,070	8,398	19,894	20,740
France	418,734	442,532	422,800	389,992	378,635	53,682	55,041	57,219	63,814	71,559
Italy	.	273,400	298,829	323,347	323,493	.	.	.	.	.
Cyprus	10,020	10,432	10,406	12,110	12,344	.	.	.	.	.
Latvia	14,476	.	.	.	.	0	0	0	0	0
Lithuania	24,749	.	.	.	.	0	0	0	0	0
Luxembourg	303,004	295,499	270,730	299,127	302,841	152,541	194,190	218,961	249,832	183,924
Hungary	46,536	50,285	56,649	63,795	62,837	.	.	.	.	1,780
Malta	.	.	.	.	0	.	.	7,875	.	.
Netherlands	.	.	0	0	0	50,328	40,583	71,392	92,451	128,800
Austria	122,188	125,336	142,507	133,898	130,304	66,036	21,288	19,591	25,274	21,515
Poland	181,472	186,953	199,147	207,998	221,619	18,238	18,879	21,190	19,932	20,939
Portugal	69,672	110,936	120,045	125,424	121,644	.	.	.	.	.
Romania	54,648	57,019	59,309	64,330	70,115	.	0	0	0	0
Slovenia	11,471	11,889	12,686	13,550	14,794	.	.	.	.	0
Slovakia	68,748	73,248	78,859	90,690	97,882	0	0	0	0	0
Finland	.	.	.	.	.	0	0	0	0	0
Sweden	.	77,615	84,599	93,711	.	.	.	.	.	.
United Kingdom	471,965	505,773	-	-	-	1,030,661	863,002	-	-	-
Euro area	2,471,307	2,677,780	2,792,726	2,628,700	2,863,352	629,220	647,451	867,662	1,204,336	1,863,226
EU	3,684,254	3,957,093	3,508,214	3,402,527	3,399,060	1,683,040	1,534,262	893,254	1,229,247	1,868,277

NOTE TO TABLES

- 3) Following the country's withdrawal from the European Union on 31/01/2020, the business of UK credit institutions is no longer published and is excluded from the EU aggregates.
5) 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 ³⁾
(EUR millions)

	Total assets under management by insurance corporations					Total assets under management by pensions funds				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
Belgium	.	.	.	.	.	.	.	.	.	.
Bulgaria	3,242	3,580	3,732	4,132	4,494	5,534	6,515	6,884	8,045	8,900
Czech Republic	19,759	20,684	20,989	19,812	19,081	14,874	16,919	18,338	19,779	20,491
Denmark	310,036	322,980	330,635	373,446	395,710	232,891	216,868	218,691	247,608	266,668
Germany	1,567,147	1,631,101	1,674,076	1,767,362	1,726,512	2,451	2,697	2,921	3,171	3,457
Estonia	1,097	1,167	1,269	1,355	1,362	3,096	3,640	3,940	4,755	5,302
Ireland	270,354	283,036	281,498	324,359	340,859	119,970	122,446	117,987	137,020	143,458
Greece	15,942	16,894	17,042	18,877	19,966	1,117	1,242	1,270	1,465	1,648
Croatia	4,729	4,861	4,973	5,341	5,464	11,826	13,047	13,979	16,100	16,773
Spain	330,452	336,934	341,021	375,795	375,695	133,163	137,032	136,932	144,957	151,778
France	2,686,535	2,781,130	2,765,271	2,980,775	3,040,815	0	0	0	0	0
Italy	811,190	849,344	865,144	932,229	1,023,580	87,414	85,199	90,095	109,516	113,096
Cyprus	3,791	3,989	3,885	4,092	4,172	2,838	2,925	3,180	3,955	4,037
Latvia	441	481	566	587	756	397	454	461	555	610
Lithuania	1,737	1,885	2,039	2,318	2,576	2,576	3,014	3,274	4,030	4,675
Luxembourg	186,083	191,168	196,329	231,349	235,563	1,945	2,026	2,078	2,425	2,314
Hungary	8,420	8,797	8,769	9,307	9,334	5,226	5,767	5,611	5,939	5,799
Malta	3,814	3,832	3,342	3,707	3,771	0	0	0	0	0
Netherlands	486,557	468,452	461,498	515,418	551,331	1,378,415	1,453,454	1,457,032	1,742,202	1,924,380
Austria	131,243	129,018	124,579	128,668	130,686	20,882	22,234	21,494	24,341	23,515
Poland	36,896	40,357	39,306	39,314	40,337	35,614	42,680	37,432	36,589	34,710
Portugal	55,728	56,601	56,525	59,797	57,350	17,171	18,453	18,447	20,896	21,894
Romania	4,676	5,095	4,712	5,242	6,880	7,359	9,098	10,840	13,809	16,135
Slovenia	8,099	8,390	7,855	7,813	8,154	1,696	1,804	1,903	2,059	2,206
Slovakia	6,726	6,858	6,823	7,388	7,603	8,700	9,550	10,350	11,629	13,138
Finland	75,493	78,466	75,421	81,719	84,504	4,267	3,938	4,117	3,922	3,828
Sweden	441,060	468,042	436,299	494,411	529,042	40,386	41,191	38,506	38,719	40,030
United Kingdom	2,165,491	2,190,970	2,139,437	2,289,488	-	2,469,805	2,500,828	2,442,007	2,613,278	-
Euro area	6,956,298	7,160,863	7,199,192	7,802,155	7,988,121	1,815,231	1,904,323	1,909,466	2,256,832	2,462,605
EU	9,950,607	10,226,229	10,188,045	11,042,648	8,998,463	4,638,747	4,757,237	4,701,754	5,256,697	2,872,110

NOTE TO TABLES

- 3) Following the country's withdrawal from the European Union on 31/01/2020, the business of UK insurance corporations and pension funds is no longer published and is excluded from the EU aggregates.