

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 | | | | |
|------------------|----------------------------------|---------|---------|---------|---------|---|-----------|-----------|-----------|-----------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | 3,881 | 3,819 | 3,738 | 3,607 | 3,512 | 61,197 | 60,068 | 58,237 | 56,666 | 55,783 |
| Bulgaria | 3,777 | 3,833 | 3,770 | 3,728 | 3,692 | 33,897 | 33,527 | 32,756 | 31,715 | 30,657 |
| Czech Republic | 2,049 | 2,098 | 2,135 | 2,124 | 2,074 | 39,461 | 40,147 | 39,742 | 40,334 | 40,672 |
| Denmark | 1,557 | 1,405 | 1,256 | 1,186 | 1,113 | 47,224 | 44,900 | 36,367 | 37,201 | 40,748 |
| Germany | 37,675 | 36,239 | 36,155 | 35,284 | 34,045 | 663,800 | 659,100 | 655,600 | 649,900 | 646,400 |
| Estonia | 178 | 163 | 140 | 122 | 107 | 5,516 | 5,563 | 4,861 | 4,860 | 4,979 |
| Ireland | 1,099 | 1,065 | 1,024 | 994 | 675 | 35,612 | 31,773 | 29,832 | 28,871 | 27,091 |
| Greece | 3,847 | 3,629 | 3,109 | 2,688 | 2,543 | 59,958 | 57,006 | 51,242 | 45,654 | 46,086 |
| Croatia | . | . | 1,222 | 1,194 | 1,175 | . | . | 21,704 | 21,190 | 20,914 |
| Spain | 40,103 | 38,142 | 33,713 | 31,999 | 31,087 | 245,956 | 234,292 | 215,953 | 201,656 | 196,553 |
| France | 38,433 | 38,359 | 37,862 | 37,623 | 37,567 | 426,336 | 421,037 | 416,262 | 408,726 | 407,645 |
| Italy | 33,561 | 32,872 | 31,759 | 30,723 | 30,475 | 316,360 | 309,478 | 306,607 | 299,684 | 298,575 |
| Cyprus | 902 | 850 | 682 | 615 | 563 | 12,809 | 12,853 | 11,142 | 10,956 | 10,983 |
| Latvia | 549 | 400 | 343 | 319 | 276 | 11,188 | 10,565 | 10,029 | 9,374 | 9,401 |
| Lithuania | 676 | 689 | 656 | 610 | 558 | 8,707 | 8,671 | 8,392 | 8,952 | 8,434 |
| Luxembourg | 226 | 223 | 222 | 221 | 223 | 26,696 | 26,534 | 26,237 | 25,963 | 25,980 |
| Hungary | 3,449 | 3,330 | 3,247 | 3,112 | 2,896 | 41,305 | 41,103 | 40,642 | 39,456 | 38,205 |
| Malta | 107 | 107 | 110 | 110 | 109 | 4,026 | 4,007 | 4,197 | 4,426 | 4,583 |
| Netherlands | 2,653 | 2,466 | 2,165 | 1,854 | 1,764 | 105,408 | 103,447 | 96,423 | 94,000 | 90,137 |
| Austria | 4,431 | 4,460 | 4,352 | 4,247 | 4,094 | 78,085 | 77,424 | 75,980 | 74,110 | 73,315 |
| Poland | 14,592 | 15,170 | 15,479 | 14,117 | 14,307 | 186,331 | 181,991 | 179,385 | 175,972 | 175,151 |
| Portugal | 6,501 | 6,259 | 5,987 | 5,938 | 5,598 | 59,911 | 57,348 | 55,820 | 53,888 | 52,496 |
| Romania | 6,046 | 5,723 | 5,492 | 5,304 | 4,947 | 65,772 | 61,769 | 58,612 | 57,732 | 55,928 |
| Slovenia | 687 | 695 | 630 | 592 | 589 | 11,813 | 11,498 | 11,218 | 10,682 | 10,444 |
| Slovakia | 1,034 | 1,061 | 1,256 | 1,277 | 1,291 | 18,452 | 18,655 | 18,540 | 18,656 | 18,900 |
| Finland | 1,446 | 1,404 | 1,300 | 1,188 | 1,051 | 23,188 | 22,510 | 22,402 | 22,019 | 21,806 |
| Sweden | 1,857 | 1,878 | 1,974 | 2,027 | 1,778 | 49,784 | 52,186 | 53,594 | 54,644 | 53,987 |
| United Kingdom | 11,820 | 11,492 | 11,306 | 10,760 | . | 453,971 | 439,873 | 421,508 | 400,971 | 398,253 |
| Euro area | 176,764 | 171,813 | 164,204 | 159,401 | 156,127 | 2,155,123 | 2,112,593 | 2,060,553 | 2,020,091 | 2,009,591 |
| EU | 223,136 | 217,831 | 211,084 | 203,563 | 188,109 | 3,092,763 | 3,027,325 | 2,963,284 | 2,888,258 | 2,864,106 |

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 | | | | |
|----------------|--|-------|-------|-------|-------|---|------|------|------|------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | 1,294 | 1,061 | 979 | 981 | 998 | 70.8 | 66.3 | 64.0 | 65.8 | 65.5 |
| Bulgaria | 766 | 738 | 730 | 836 | 919 | 52.6 | 50.4 | 49.9 | 55.0 | 57.6 |
| Czech Republic | 1,014 | 999 | 999 | 949 | 987 | 61.8 | 61.5 | 62.8 | 61.3 | 63.3 |
| Denmark | 1,192 | 1,130 | 1,160 | 1,190 | 1,180 | 66.3 | 65.6 | 68.4 | 68.1 | 67.8 |
| Germany | 317 | 307 | 266 | 300 | 273 | 33.5 | 33.0 | 30.6 | 32.1 | 30.6 |
| Estonia | 2,613 | 2,493 | 2,483 | 2,445 | 2,409 | 90.6 | 89.6 | 89.7 | 89.9 | 88.6 |
| Ireland | 647 | 632 | 674 | 677 | 679 | 46.7 | 46.4 | 47.8 | 47.6 | 46.0 |
| Greece | 1,278 | 1,487 | 2,136 | 2,195 | 2,254 | 72.0 | 79.5 | 94.0 | 94.1 | 95.2 |
| Croatia | . | . | 1,384 | 1,364 | 1,396 | . | 73.9 | 72.9 | 72.3 | 72.7 |
| Spain | 596 | 654 | 719 | 839 | 896 | 48.1 | 51.4 | 54.4 | 58.3 | 60.2 |
| France | 600 | 545 | 568 | 584 | 589 | 48.3 | 44.6 | 46.7 | 47.6 | 47.2 |
| Italy | 407 | 410 | 406 | 424 | 435 | 39.5 | 39.7 | 39.6 | 40.7 | 41.1 |
| Cyprus | 1,030 | 1,007 | 1,645 | 1,445 | 1,443 | 60.7 | 62.6 | 64.1 | 63.4 | 67.6 |
| Latvia | 929 | 1,027 | 1,037 | 1,001 | 1,033 | 59.6 | 64.1 | 64.1 | 63.6 | 64.5 |
| Lithuania | 1,871 | 1,749 | 1,892 | 1,818 | 1,939 | 84.7 | 83.6 | 87.1 | 85.7 | 86.8 |
| Luxembourg | 346 | 345 | 357 | 329 | 321 | 31.2 | 33.1 | 33.7 | 32.0 | 31.3 |
| Hungary | 848 | 873 | 862 | 905 | 878 | 54.6 | 54.0 | 51.9 | 52.5 | 53.3 |
| Malta | 1,203 | 1,313 | 1,458 | 1,647 | 1,621 | 72.0 | 74.4 | 76.5 | 81.5 | 81.3 |
| Netherlands | 2,067 | 2,026 | 2,105 | 2,131 | 2,104 | 83.6 | 82.1 | 83.8 | 85.0 | 84.6 |
| Austria | 423 | 395 | 405 | 412 | 397 | 38.4 | 36.5 | 36.7 | 36.8 | 35.8 |
| Poland | 563 | 568 | 586 | 656 | 670 | 43.7 | 44.4 | 45.2 | 48.3 | 48.6 |
| Portugal | 1,206 | 1,191 | 1,197 | 1,164 | 1,159 | 70.8 | 69.9 | 70.3 | 69.2 | 69.6 |
| Romania | 878 | 852 | 821 | 797 | 860 | 54.6 | 54.7 | 54.4 | 54.2 | 57.4 |
| Slovenia | 1,142 | 1,115 | 1,045 | 1,026 | 1,077 | 59.3 | 58.4 | 57.1 | 55.6 | 59.2 |
| Slovakia | 1,268 | 1,221 | 1,215 | 1,221 | 1,250 | 72.2 | 70.7 | 70.3 | 70.7 | 72.3 |
| Finland | 3,700 | 3,010 | 3,080 | 3,310 | 2,730 | 80.9 | 79.0 | 84.1 | 79.8 | 75.0 |
| Sweden | 863 | 853 | 876 | 880 | 866 | 57.8 | 57.4 | 58.3 | 58.5 | 57.8 |
| United Kingdom | 519 | 527 | 525 | 462 | 432 | 43.5 | 42.8 | 43.7 | 38.6 | 36.8 |

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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 | | | | |
|------------------|---|------------|------------|------------|------------|---|------------|------------|------------|------------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | 38 | 35 | 36 | 37 | 34 | 23 | 24 | 28 | 28 | 26 |
| Bulgaria | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Czech Republic | 21 | 20 | 21 | 22 | 22 | 0 | 0 | 0 | 0 | 0 |
| Denmark | 21 | 19 | 19 | 23 | 23 | 3 | 3 | 3 | 3 | 3 |
| Germany | 91 | 88 | 88 | 85 | 88 | 19 | 20 | 21 | 20 | 20 |
| Estonia | 8 | 7 | 6 | 6 | 6 | 2 | 1 | 1 | 1 | 1 |
| Ireland | 37 | 35 | 33 | 32 | 32 | 1 | 1 | 1 | 1 | 2 |
| Greece | 19 | 18 | 16 | 16 | 18 | 4 | 4 | 4 | 4 | 4 |
| Croatia | . | . | . | . | . | . | . | . | . | . |
| Spain | 79 | 77 | 77 | 77 | 78 | 8 | 8 | 8 | 7 | 6 |
| France | 69 | 65 | 68 | 66 | 69 | 23 | 22 | 23 | 24 | 22 |
| Italy | 70 | 69 | 72 | 59 | 60 | 9 | 9 | 9 | 20 | 20 |
| Cyprus | 9 | 11 | 11 | 8 | 9 | 16 | 16 | 16 | 16 | 15 |
| Latvia | 8 | 8 | 8 | 9 | 9 | 0 | 1 | 1 | 1 | 1 |
| Lithuania | 8 | 8 | 7 | 7 | 8 | 1 | 0 | 0 | 0 | 0 |
| Luxembourg | 29 | 30 | 29 | 31 | 29 | 6 | 6 | 8 | 9 | 11 |
| Hungary | 11 | 10 | 9 | 9 | 9 | 0 | 0 | 0 | 1 | 1 |
| Malta | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 1 |
| Netherlands | 30 | 31 | 34 | 35 | 38 | 5 | 5 | 5 | 4 | 4 |
| Austria | 30 | 28 | 29 | 29 | 29 | 0 | 1 | 1 | 1 | 1 |
| Poland | 19 | 20 | 22 | 22 | 22 | 0 | 0 | 0 | 0 | 0 |
| Portugal | 22 | 21 | 22 | 20 | 17 | 2 | 2 | 2 | 2 | 1 |
| Romania | 8 | 8 | 9 | 9 | 7 | 0 | 0 | 0 | 0 | 0 |
| Slovenia | 3 | 3 | 3 | 4 | 4 | 0 | 0 | 0 | 0 | 0 |
| Slovakia | 17 | 14 | 15 | 15 | 14 | 0 | 0 | 0 | 0 | 0 |
| Finland | 22 | 20 | 20 | 23 | 25 | 2 | 2 | 2 | 2 | 2 |
| Sweden | 25 | 23 | 25 | 25 | 25 | 4 | 7 | 5 | 6 | 7 |
| United Kingdom | 68 | 66 | 62 | 63 | 62 | 90 | 91 | 90 | 90 | 89 |
| Euro area | 574 | 553 | 560 | 553 | 569 | 122 | 123 | 131 | 142 | 137 |
| EU | 767 | 739 | 745 | 736 | 742 | 223 | 228 | 233 | 245 | 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 | | | | |
|------------------|---|------------------|------------------|------------------|------------------|---|------------------|------------------|------------------|------------------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | 79,153 | 89,724 | 108,478 | 147,518 | 131,659 | 74,181 | 78,156 | 84,185 | 100,698 | 110,900 |
| Bulgaria | 1,558 | 2,659 | 2,532 | 2,686 | 1,371 | 312 | 309 | 364 | 515 | 480 |
| Czech Republic | 20,944 | 17,337 | 18,234 | 18,882 | 19,157 | 0 | 0 | 0 | 0 | 0 |
| Denmark | 28,976 | 38,695 | 39,324 | 41,083 | 37,382 | 1,816 | 12,076 | 12,396 | 7,569 | 4,384 |
| Germany | 192,340 | 260,222 | 187,080 | 196,438 | 253,978 | 47,602 | 50,719 | 43,193 | 55,170 | 52,868 |
| Estonia | 5,241 | 5,896 | 5,692 | 5,733 | 6,174 | . | . | . | . | . |
| Ireland | 124,088 | 124,083 | 97,905 | 98,037 | 97,422 | . | . | . | . | . |
| Greece | 51,460 | 38,537 | 10,253 | 8,573 | 5,103 | 570 | 587 | 551 | 550 | 688 |
| Croatia | . | . | . | . | . | . | . | . | . | . |
| Spain | 204,290 | 191,213 | 131,381 | 104,075 | 94,487 | 8,318 | 7,588 | 6,074 | 4,912 | 4,903 |
| France | 124,320 | 124,804 | 104,367 | 119,368 | 128,903 | 24,287 | 30,635 | 24,511 | 28,241 | 36,564 |
| Italy | 283,180 | 283,239 | 242,030 | 249,231 | 255,942 | 8,792 | 9,154 | 9,372 | 10,786 | 11,592 |
| Cyprus | 1,921 | 2,354 | 1,307 | 922 | 537 | 6,436 | 7,328 | 5,240 | 5,524 | 3,633 |
| Latvia | 3,635 | 3,897 | 3,437 | 3,934 | 3,369 | 0 | . | . | . | . |
| Lithuania | 4,670 | 4,802 | 4,383 | 5,053 | 3,775 | . | 0 | 0 | 0 | 0 |
| Luxembourg | 89,687 | 85,863 | 79,178 | 97,222 | 111,288 | 36,009 | 26,771 | 32,751 | 43,783 | 47,558 |
| Hungary | 8,804 | 6,595 | 7,607 | 6,724 | 6,212 | 0 | 0 | 0 | . | . |
| Malta | . | . | . | . | . | . | . | . | . | . |
| Netherlands | 100,029 | 133,083 | 83,975 | 83,782 | 100,514 | 2,771 | 5,269 | 2,700 | 3,696 | 3,458 |
| Austria | 11,591 | 11,657 | 12,731 | 14,266 | 14,435 | 0 | . | . | . | . |
| Poland | 7,329 | 7,043 | 8,038 | 8,108 | 8,147 | 0 | 0 | 0 | 0 | 0 |
| Portugal | 42,996 | 45,182 | 33,253 | 30,808 | 23,998 | . | . | . | . | . |
| Romania | 6,695 | 7,077 | 7,733 | 7,999 | 9,142 | 0 | 0 | 0 | 0 | 0 |
| Slovenia | 660 | 779 | 905 | 1,084 | 1,081 | 0 | 0 | 0 | 0 | 0 |
| Slovakia | 4,040 | 4,586 | 4,387 | 8,898 | 9,811 | 0 | 0 | 0 | 0 | 0 |
| Finland | 38,824 | 41,776 | 28,215 | 32,556 | 35,959 | . | . | . | . | . |
| Sweden | 81,521 | 83,743 | 89,279 | 102,941 | 104,292 | 12,061 | 12,462 | 11,278 | 10,617 | 7,854 |
| United Kingdom | 1,184,083 | 1,126,456 | 976,148 | 1,018,264 | 1,037,107 | 2,175,077 | 1,967,297 | 1,803,267 | 2,029,172 | 2,142,651 |
| Euro area | 1,354,584 | 1,443,588 | 1,131,668 | 1,203,391 | 1,288,579 | 258,492 | 274,557 | 245,212 | 283,703 | 285,807 |
| EU | 2,702,799 | 2,741,892 | 2,288,383 | 2,415,131 | 2,511,389 | 2,447,760 | 2,266,705 | 2,072,520 | 2,332,508 | 2,443,599 |

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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 | | | | |
|------------------|---|------------|------------|------------|------------|---|------------|------------|------------|------------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | 20 | 21 | 19 | 17 | 13 | 8 | 6 | 5 | 5 | 7 |
| Bulgaria | 13 | 13 | 12 | 11 | 11 | 2 | 2 | 2 | 2 | 2 |
| Czech Republic | 17 | 16 | 16 | 16 | 16 | 2 | 2 | 2 | 2 | 2 |
| Denmark | 6 | 5 | 5 | 2 | 2 | 1 | 0 | 0 | 0 | 0 |
| Germany | 25 | 22 | 22 | 22 | 21 | 15 | 15 | 15 | 15 | 16 |
| Estonia | 3 | 2 | 2 | 2 | 2 | . | 3 | 3 | 3 | 3 |
| Ireland | 16 | 15 | 13 | 12 | 8 | 13 | 11 | 11 | 10 | 10 |
| Greece | 6 | 5 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 0 |
| Croatia | . | . | 14 | 13 | 11 | . | . | 2 | 2 | 2 |
| Spain | 33 | 33 | 31 | 12 | 11 | 10 | 10 | 13 | 12 | 11 |
| France | 60 | 56 | 51 | 51 | 51 | 61 | 61 | 56 | 47 | 46 |
| Italy | 17 | 17 | 16 | 16 | 17 | 7 | 7 | 6 | 6 | 4 |
| Cyprus | 5 | 5 | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 2 |
| Latvia | 4 | 3 | 3 | 2 | 2 | 8 | 4 | 4 | 3 | 3 |
| Lithuania | 3 | 3 | 3 | 3 | 3 | 1 | 1 | 1 | 1 | 1 |
| Luxembourg | 68 | 66 | 69 | 61 | 54 | 33 | 34 | 36 | 41 | 43 |
| Hungary | 15 | 15 | 14 | 12 | 12 | 2 | 2 | 2 | 2 | 2 |
| Malta | 11 | 11 | 10 | 8 | 6 | 2 | 2 | 2 | 1 | 2 |
| Netherlands | 9 | 8 | 8 | 4 | 4 | 15 | 14 | 12 | 11 | 10 |
| Austria | 21 | 18 | 17 | 15 | 18 | 14 | 17 | 17 | 17 | 18 |
| Poland | 32 | 31 | 30 | 22 | 19 | 5 | 5 | 6 | 6 | 6 |
| Portugal | 7 | 7 | 7 | 7 | 7 | 4 | 4 | 3 | 3 | 2 |
| Romania | 22 | 21 | 19 | 18 | 16 | 1 | 1 | 1 | 1 | 1 |
| Slovenia | 8 | 7 | 7 | 7 | 7 | 0 | 0 | 0 | 0 | 0 |
| Slovakia | 12 | 12 | 12 | 11 | 11 | 0 | 0 | 0 | 0 | 0 |
| Finland | 5 | 4 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 0 |
| Sweden | 6 | 6 | 5 | 5 | 5 | 1 | 1 | 1 | 1 | 1 |
| United Kingdom | 16 | 16 | 15 | 14 | 14 | 81 | 84 | 85 | 85 | 77 |
| Euro area | 326 | 309 | 295 | 258 | 245 | 185 | 187 | 182 | 177 | 178 |
| EU | 460 | 438 | 431 | 374 | 351 | 289 | 289 | 288 | 279 | 271 |

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 | | | | |
|------------------|---|------------------|------------------|------------------|------------------|---|------------------|------------------|------------------|------------------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | 563,831 | 458,761 | 409,974 | 422,755 | 380,533 | 55,405 | 68,787 | 65,326 | 52,073 | 56,861 |
| Bulgaria | 29,731 | 30,185 | 30,099 | 32,552 | 34,780 | . | . | . | . | . |
| Czech Republic | 146,461 | 148,417 | 159,783 | 152,587 | 162,852 | . | . | . | . | . |
| Denmark | 140,817 | 141,154 | 149,014 | . | . | . | 0 | 0 | 0 | 0 |
| Germany | 677,032 | 630,915 | 550,655 | 598,815 | 578,333 | 50,074 | 59,212 | 59,155 | 63,898 | 60,387 |
| Estonia | 11,715 | . | . | . | . | . | 853 | 957 | 1,143 | 1,386 |
| Ireland | 264,909 | 204,270 | 181,355 | 186,577 | 107,349 | 102,410 | 89,544 | 83,042 | 71,010 | 68,790 |
| Greece | 38,566 | 33,205 | 839 | 722 | 648 | 0 | 0 | 0 | 0 | 0 |
| Croatia | . | . | 46,119 | 45,423 | 37,912 | . | . | . | . | . |
| Spain | 122,259 | 116,448 | 104,442 | 75,442 | 45,080 | 7,823 | 9,201 | 13,464 | 67,068 | 60,190 |
| France | 596,388 | 622,173 | 471,821 | 484,780 | 372,804 | 59,035 | 58,288 | 57,177 | 59,563 | 61,819 |
| Italy | 236,036 | 256,371 | 233,751 | 231,233 | 219,638 | 18,326 | 18,740 | 17,943 | 17,799 | 12,362 |
| Cyprus | 27,148 | 20,515 | 11,997 | 12,926 | 10,001 | 12,061 | 15,311 | 9,453 | 9,440 | . |
| Latvia | 10,385 | 9,636 | 9,751 | . | . | 4,764 | 4,132 | 4,271 | 3,756 | 3,724 |
| Lithuania | 13,470 | 12,779 | 13,101 | 13,642 | 14,108 | . | . | . | . | . |
| Luxembourg | 541,853 | 492,948 | 451,497 | 411,326 | 395,786 | 80,689 | 82,192 | 93,161 | 134,856 | 137,955 |
| Hungary | 60,292 | 51,513 | 46,077 | 38,882 | 39,812 | . | . | . | . | . |
| Malta | 17,012 | 16,545 | 12,232 | 9,296 | 8,181 | . | . | . | . | . |
| Netherlands | 174,171 | 94,006 | 57,463 | 42,373 | 37,062 | 41,119 | 40,930 | 37,278 | 39,519 | 40,581 |
| Austria | 144,469 | 144,365 | 139,901 | 142,167 | 148,453 | 55,509 | 60,367 | 58,796 | 60,927 | 64,230 |
| Poland | 187,978 | 191,336 | 204,992 | 216,204 | 213,835 | 21,251 | 20,466 | 24,379 | 25,045 | 24,875 |
| Portugal | 76,724 | 67,157 | 65,119 | 62,959 | 77,067 | 3,148 | 2,479 | 1,330 | 1,227 | . |
| Romania | 60,490 | 57,753 | 56,154 | 54,358 | 53,046 | . | . | . | . | . |
| Slovenia | 14,187 | 14,123 | 13,265 | 13,519 | 13,234 | 0 | 0 | 0 | 0 | 0 |
| Slovakia | 51,043 | 52,618 | 54,188 | 52,758 | 56,719 | 0 | 0 | 0 | 0 | 0 |
| Finland | 414,150 | 357,954 | 310,243 | 354,168 | 308,411 | 0 | 0 | 0 | 0 | 0 |
| Sweden | 4,729 | 5,265 | 5,568 | 5,835 | 6,604 | . | . | . | . | . |
| United Kingdom | 553,979 | 512,080 | 444,602 | 467,322 | 498,470 | 780,039 | 792,936 | 719,014 | 821,590 | 893,775 |
| Euro area | 3,971,493 | 3,594,176 | 3,080,913 | 3,124,025 | 2,796,832 | 488,708 | 508,361 | 499,101 | 584,013 | 577,023 |
| EU | 5,179,825 | 4,754,294 | 4,246,173 | 4,299,192 | 3,972,557 | 1,307,172 | 1,336,875 | 1,258,278 | 1,442,145 | 1,503,180 |

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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 | | | | |
|------------------|--|------------------|------------------|------------------|------------------|--|------------------|------------------|------------------|------------------|
| | 2011 | 2012 | 2013 | 2014 | 2015 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Belgium | . | . | . | . | . | . | . | . | . | . |
| Bulgaria | 2,329 | 2,584 | 2,554 | 2,758 | 2,987 | 2,351 | 2,919 | 3,488 | 4,185 | 4,803 |
| Czech Republic | 16,329 | 17,301 | 17,053 | 16,403 | 16,416 | 10,066 | 10,868 | 11,448 | 12,319 | 13,676 |
| Denmark | 246,219 | 246,449 | 247,875 | 277,506 | 285,840 | 185,142 | 185,315 | 168,966 | 193,752 | 192,583 |
| Germany | 1,244,931 | 1,305,988 | 1,374,900 | 1,438,690 | 1,408,803 | 1,192 | 1,372 | 1,540 | 1,783 | 2,190 |
| Estonia | 806 | 855 | 813 | 866 | 918 | 1,214 | 1,576 | 1,874 | 2,323 | 2,738 |
| Ireland | . | . | . | . | . | . | . | . | . | . |
| Greece | 14,895 | 15,555 | 16,205 | 16,333 | 16,608 | 0 | 0 | 0 | 151 | 124 |
| Croatia | . | . | . | . | . | . | . | . | . | . |
| Spain | 253,281 | 262,401 | 268,771 | 277,406 | 277,513 | 104,125 | 108,513 | 114,531 | 122,589 | 123,720 |
| France | 1,874,710 | 2,076,608 | 2,182,128 | 2,398,501 | 2,468,489 | 0 | 0 | 0 | 0 | 0 |
| Italy | 503,319 | 526,153 | 576,841 | 660,208 | 750,390 | 31,630 | 62,018 | 66,166 | 79,668 | 86,257 |
| Cyprus | 9,884 | 3,184 | 3,123 | 3,284 | 3,093 | . | 5,008 | 3,226 | 3,101 | 3,081 |
| Latvia | 490 | 542 | 500 | 545 | 613 | 173 | 208 | 239 | 286 | 335 |
| Lithuania | 887 | 1,058 | 960 | 1,034 | 1,064 | 1,210 | 1,424 | 1,617 | 1,918 | 2,183 |
| Luxembourg | 122,184 | 133,963 | 142,890 | 162,982 | 180,866 | 969 | 1,089 | 1,181 | 1,763 | 2,373 |
| Hungary | 8,062 | 7,722 | 7,673 | 7,898 | 8,046 | 4,119 | 4,202 | 4,284 | 4,606 | 4,764 |
| Malta | 1,829 | 1,977 | 2,146 | 3,433 | 3,636 | 0 | 0 | 0 | 0 | 0 |
| Netherlands | 436,874 | 466,552 | 448,216 | 508,749 | 479,374 | 874,742 | 1,005,844 | 1,024,091 | 1,252,158 | 1,262,144 |
| Austria | 103,750 | 108,374 | 110,391 | 113,661 | 114,495 | 14,798 | 16,335 | 17,299 | 19,059 | 19,527 |
| Poland | 31,599 | 34,992 | 35,458 | 37,825 | 37,962 | 54,914 | 64,876 | 71,788 | 36,060 | 34,032 |
| Portugal | 53,236 | 52,919 | 59,514 | 64,543 | 62,425 | 16,074 | 14,628 | 15,918 | 17,524 | 18,113 |
| Romania | 3,899 | 3,938 | 3,705 | 4,539 | 3,912 | 1,619 | 2,312 | 3,340 | 3,963 | 5,833 |
| Slovenia | 5,987 | 6,443 | 6,561 | 7,054 | 7,103 | 1,636 | 1,597 | 1,551 | 1,697 | 1,767 |
| Slovakia | 6,163 | 6,848 | 6,896 | 7,260 | 6,533 | 5,789 | 6,796 | 7,157 | 7,910 | 7,878 |
| Finland | 51,537 | 55,902 | 59,305 | 65,338 | 69,685 | 5,928 | 4,703 | 5,050 | 6,278 | 3,968 |
| Sweden | 318,168 | 355,518 | 385,451 | 417,984 | 419,485 | 35,316 | 38,603 | 38,183 | 40,171 | 36,772 |
| United Kingdom | 1,759,953 | 1,927,444 | 1,933,056 | 2,154,047 | 2,276,661 | 1,725,644 | 1,966,264 | 2,048,592 | 2,290,837 | 2,421,238 |
| Euro area | 5,149,197 | 5,507,773 | 5,743,973 | 6,257,696 | 6,403,687 | 1,144,642 | 1,328,612 | 1,373,167 | 1,643,851 | 1,678,221 |
| EU | 7,537,131 | 8,105,321 | 8,382,273 | 9,181,979 | 9,459,439 | 3,165,194 | 3,605,604 | 3,733,234 | 4,240,873 | 4,402,291 |

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/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 and financial statistics (recast), (ECB/2014/15).
- 4) Where the number of institutions is less than three, the underlying data are not disclosed for confidentiality reasons.