

# Statistics on Credit Institutions

## Less enterprises but stable employment

August Götzfried

- There was a total of 8 618 credit institutions in 1998 in the European Union (excl. Ireland). Between 1994 and 1998, the number of enterprises has experienced a significant decrease (- 12.9 %), whereas during the same period the number of local units has risen by 7.9 %, mainly due to the inclusion of newly privatised institutions in the statistics (e.g. Deutsche Postbank).
- In 1998, the number of enterprises per 1 000 000 inhabitants ranged from 4 in Greece to 114 in Austria. Luxembourg recorded the highest density with 209 enterprises for less than 0.5 million of inhabitants.
- Return on equity ratios displayed important differences between countries in 1998, ranging from 3.2 % in Italy to 25.4 % in Switzerland. Finland recorded the highest return on assets ratio with 1.1 % and Italy registered the lowest with 0.3 %.
- Between 1997 and 1998, the balance sheet total of credit institutions in EU-15 (excl. Ireland) has risen by 8.7 %. Together, Germany, France and the United Kingdom represented about 67 % of the EU-15 balance sheet total (excl. Ireland).
- The banking sector in the EU Member States (excl. Ireland) employed 2 704 034 persons in 1998. This figure has slightly decreased between 1994 and 1998 (- 0.7 %).
- In 1998, the number of persons employed per credit institution amounted to 314 in EU-15, while in average a local unit employed 13 persons. Average staff costs equalled ECU 48 934 in the European Union in 1998.

More statistics on credit institutions will be found in the comprehensive publication entitled 'Special feature on banking', edition 2000 which will be released in the course of the summer 2000. This publication will review the situation of the European banking sector by providing time series, detailed presentation of profit and loss account and of balance sheet data, as well as methodological notes.

### ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

1. Statistics are collected from Central Banks, Financial Supervisory Authorities and National Statistical Institutes. Data are delivered according to either the home or the host country principle. Data cover credit institutions classified under Nace Rev. 1 class 65.12 (Other monetary intermediation) which includes monetary intermediation services provided by credit granting and deposit taking institutions other than central banks, and credit institutions classified under Nace Rev. 1 class 65.22 (Other credit granting) which covers all kinds of credit granting services provided by financial intermediaries other than those offered by credit granting and deposit taking institutions. Only Germany, Spain, France, Austria, Finland, Sweden, Norway and Switzerland have credit institutions classified under Nace class 65.22.

2. Calculation methods of ratios

**Net commission income as a % of Balance sheet total** = (Commission receivable *minus* Commission payable) divided by Balance sheet total.

**Net interest income as a % of Balance sheet total** = (Interest receivable and similar income *minus* Interest payable and similar charge) divided by Balance sheet total.

**Return on assets** = (Profit and loss on ordinary activities *minus* All taxes (tax on profit and loss on ordinary activities, tax on extraordinary profit and loss, other taxes)) divided by Balance sheet total.

**Return on equity** = (Profit and loss on ordinary activities *minus* All taxes (tax on profit and loss on ordinary activities, tax on extraordinary profit and loss, other taxes)) divided by Total capital and reserves.

3. As some countries have not sent data for all reference years, growth rates and ratios for the aggregates (EU-15, EUR-11, EEA) have been calculated based only on countries that have provided the data needed for calculations.

4. The sign '-' stands for not available, while the sign '!' stands for not applicable. Estimates are marked by '\*'.

## Statistics in focus

### INDUSTRY, TRADE AND SERVICES

THEME 4 – 9/2000

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**Table 1: Structural indicators on credit institutions, 1994-1998**

	Enterprises /				Local units /				Local units / Enterprises 1998	Population 1998
	Enterprises		Growth (%)	1 000 000 inhabitants	Local units		Growth (%)	1 000 000 inhabitants		
	1994	1998	98/94	1998	1994	1998	98/94	1998		
EU-15 <sup>1</sup>	9 938	8 618	-12.9	23	189 688	203 192	7.9	547	24	374 887 960
EUR-11 <sup>1</sup>	8 886	7 639	-13.7	27	165 166	180 536	10.2	628	24	291 085 586
B	122	95	-22.1	9	6 689	5 932 <sup>2</sup>	-11.3	581	62	10 203 008
DK	208	201	-3.4	38	2 245	2 185	-2.7	412	11	5 301 304
D	3 736	3 295	-11.8	40	52 443	63 208	20.5	771	19	82 024 193
EL	39	43	10.3	4	1 610	2 401	49.1	228	56	10 521 995
E	510	404	-20.8	10	36 165	39 039	7.9	992	97	39 371 147
F	1 404	1 041	-25.9	18	25 675	26 192	2.0	445	25	58 846 884
IRL	39	:	-	-	1 327	:	-	-	-	3 719 350
I	1 002	921	-8.1	16	23 120	26 260	13.6	456	29	57 587 985
L	222	209	-5.9	209 <sup>3</sup>	630	533	-15.4	533 <sup>3</sup>	3	426 450
NL	173 <sup>4</sup>	162	-6.4	10	7 269	6 854	-5.7	436	42	15 705 589
A <sup>5</sup>	1 018	925	-9.1	114	5 736	5 498	-4.1	681	6	8 079 122
P	302	226	-25.2	23	3 924	5 056	28.8	507	22	9 968 360
FIN <sup>5,6</sup>	358	361	0.8	70	2 188	1 964	-10.2	381	5	5 153 498
S <sup>5</sup>	238	210	-11.8	24	2 690 <sup>7</sup>	2 197 <sup>8</sup>	-18.3	248	10	8 850 975
UK	567 <sup>9</sup>	525	-7.4	9	17 977 <sup>9</sup>	15 873	-11.7	268	30	59 128 100
IS	111	:	-	-	112	:	-	-	-	273 794
NO <sup>5</sup>	219	220	0.5	50	1 610	1 805 <sup>10</sup>	12.1	407	8	4 431 464
EEA <sup>1</sup>	10 268	8 838	-12.7	24	191 410	204 997	7.9	546	23	379 593 218
CH	428	381	-11.0	54	3 854	3 204	-16.9	451	8	7 105 533

1) For available data only.

2) Including local units in Belgium of Belgian public credit institutions and non-EU branches as well as local units abroad of Belgian public credit institutions.

3) Total number.

4) Concerns enterprises groups.

5) Number of local units: for 1994, 'Other monetary intermediation' institutions only.

6) Number of enterprises: for 1994, 'Other monetary intermediation' institutions only.

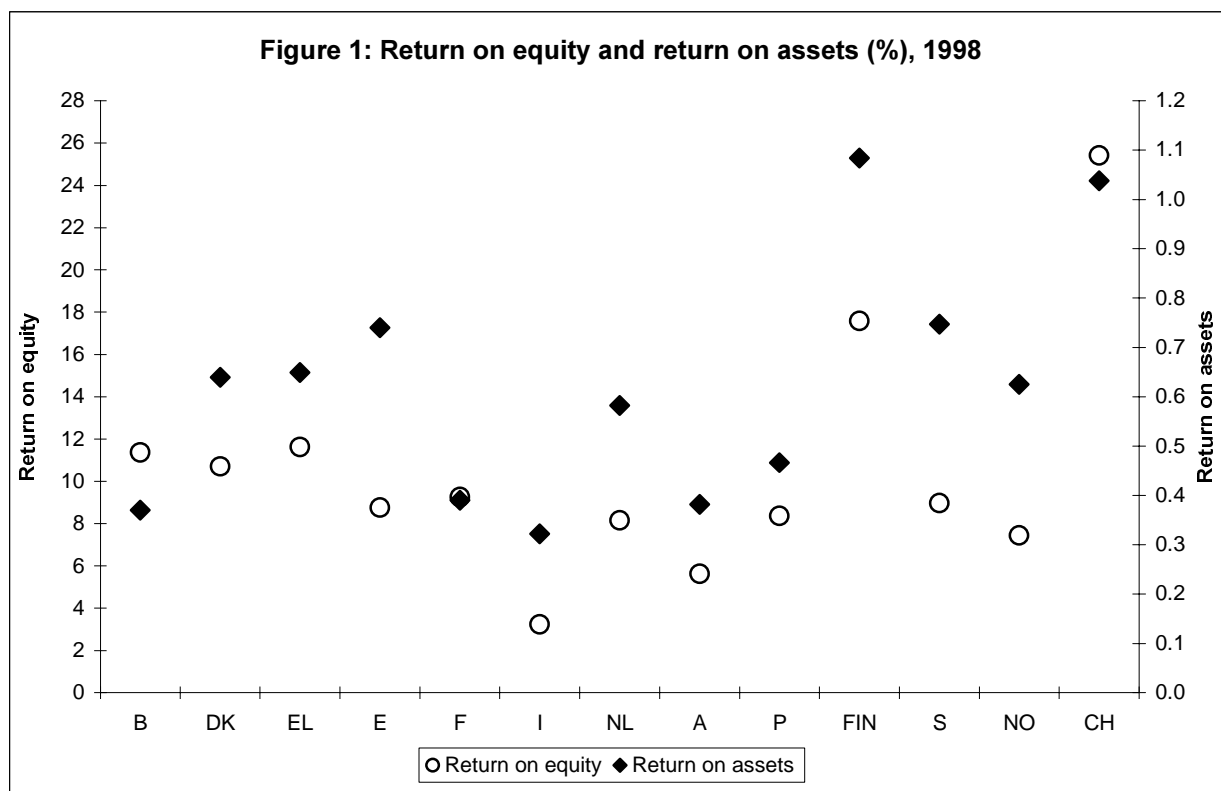
7) For Nace 65.12: local units refer only to licensed banks.

8) For Nace 65.12: only banks.

9) Excluding EU branches in UK and non-UK offices.

10) For Nace 65.22: Mortgage and finance companies only.

Source: Eurostat



Source: Eurostat

**Table 2: Financial indicators for credit institutions, 1997-1998**

	Balance sheet total		Growth (%) 98/97	Net interest income / Balance sheet total		Net commission income (Mio ECU) 1998	Net commission income / Balance sheet total (%) 1998
	(Mio ECU)			(Mio ECU)			
	1997	1998	1998	1998	1998		
EU-15 <sup>1</sup>	17 626 459	19 008 217	8.7	224 989	1.2	84 843	0.4
EUR-11 <sup>1</sup>	13 230 789	14 037 373	7.2	172 996	1.2	63 940	0.5
B	664 188	680 045	2.4	8 242	1.2	1 584	0.2
DK	322 562	357 841	10.9	5 140	1.4	1 327	0.4
D	5 308 002	5 906 088	11.3	65 401	1.1	19 388	0.3
EL	107 811	108 841	1.0	2 430	2.2	791	0.7
E	847 346	904 262	6.7	10 331	1.1	5 890	0.7
F	2 720 344	2 760 194	1.5	25 232	0.9	13 605	0.5
IRL	134 113	:	-	-	-	-	-
I	1 572 533	1 604 178	2.0	36 884	2.3	17 488	1.1
L	514 109	537 148	4.5	2 828	0.5	1 965	0.4
NL	689 698	766 543	11.1	11 435	1.5	-	-
A	430 598	472 078	9.6	6 268	1.3	2 278	0.5
P	224 364	284 862	27.0	4 006	1.4	928	0.3
FIN	125 495	121 974	-2.8	2 368	1.9	813	0.7
S	427 645	448 754	4.9	5 498	1.2	1 970	0.4
UK	3 537 651	4 055 409	14.6	38 926	1.0	16 815	0.4
IS	:	:	-	-	-	-	-
NO	165 123	174 644	5.8	3 227	1.8	747	0.4
EEA <sup>1</sup>	17 791 581	19 182 861	8.6	228 216	1.2	85 589	0.4
CH	1 113 085	1 302 809	17.0	-	-	13 469	1.0

Source: Eurostat

**Table 3: Employment in credit institutions, 1994-1998**

	Persons employed		Growth (%) 98/94	Personnel costs (Mio ECU)		Personnel costs / Persons employed (ECU)			Persons employed / Enterprises 1998	Persons employed / Local units 1998
	(Mio ECU)			(Mio ECU)						
	1994	1998	1998	1994	1998	1994	1998	98/94		
EU-15 <sup>1</sup>	2 745 771	2 704 034	-0.7	111 573	132 318	41 721	48 934	18.2	314	13
EUR-11 <sup>1</sup>	2 127 623	2 090 540	-0.7	96 075	108 708	45 636	52 000	13.9	274	12
B	78 589 *	77 410 <sup>2</sup>	-1.5	4 226	4 665	53 777	60 264	12.1	815	13
DK	48 616	47 536 <sup>3</sup>	-2.2	1 974	2 378	40 603	50 019	23.2	236	22
D <sup>4</sup>	758 250	751 517	-0.9	31 806	36 891	41 946	49 089	17.0	228	12
EL	49 090	54 787	11.6	:	1 722	-	31 430	-	1 274	23
E	251 078	247 679	-1.4	9 848	10 852	39 221	43 814	11.7	613	6
F	382 573	366 372	-4.2	19 658	22 748	51 383	62 090	20.8	352	14
IRL	22 400	:	-	:	:	-	-	-	-	-
I	338 937	345 651	2.0	18 773	20 219	55 389	58 494	5.6	375	13
L	17 638	19 814	12.3	1 109	1 275	62 876	64 373	2.4	95	37
NL	107 100 *	121 000	13.0	4 239	5 105	39 576	42 189	6.6	747	18
A <sup>4</sup>	70 883	73 814 *	4.1	3 742	4 182	52 791	56 660	7.3	80	13
P	64 175	61 004	-4.9	1 583	1 872	24 663	30 684	24.4	270	12
FIN <sup>4,5</sup>	36 000	26 279	-27.0	1 092	899	30 327	34 227	12.9	73	13
S	47 816	47 248	-1.2	1 903	2 670	39 800	56 519	42.0	225	22
UK	472 626 <sup>6</sup>	463 923	-1.8	11 621 <sup>7</sup>	16 840	24 589	36 299	47.6	884	29
IS	3 923 <sup>8</sup>	:	-	96	:	24 354	-	-	-	-
NO <sup>4,5</sup>	24 057 <sup>8</sup>	25 706	6.9	946	1 292 <sup>9</sup>	39 343	50 270	27.8	117	14
EEA <sup>1</sup>	2 773 751	2 729 740	-0.6	112 615	133 611	41 674	48 946	18.2	309	13
CH	121 344	119 668	-1.4	8 424	10 240	69 419	85 567	23.3	314	37

1) For available data only.

2) Including persons employed in Belgium of Belgian public credit institutions and non-EU branches as well as local units abroad of Belgian public credit institutions.

3) The number of persons employed covers, on the one hand, the number of employees in full-time equivalent units for Specialised credit granting institutions and for a few other institutions, and, on the other hand, the number of employees for licensed banks.

4) Personnel costs: for 1994, 'Other monetary intermediation' institutions only.

5) Number of persons employed: for 1994, 'Other monetary intermediation' institutions only.

6) Excluding EU branches in UK and non-UK offices.

7) Including Nace Rev.1 class 65.11.

8) Man-years.

9) Provisional.

Source: Eurostat

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