

# Statistics on credit institutions

*Return on Equity of 11% for the EU banking sector in 2000*

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## INTRODUCTION

### Declining number of credit institutions: -13.9% over the 1997-2000 period

The number of credit institutions registered a continuous decline over the 1997-2000 period, falling from 9 178 to 7 620 enterprises.

### Stable employment in the EU banking sector

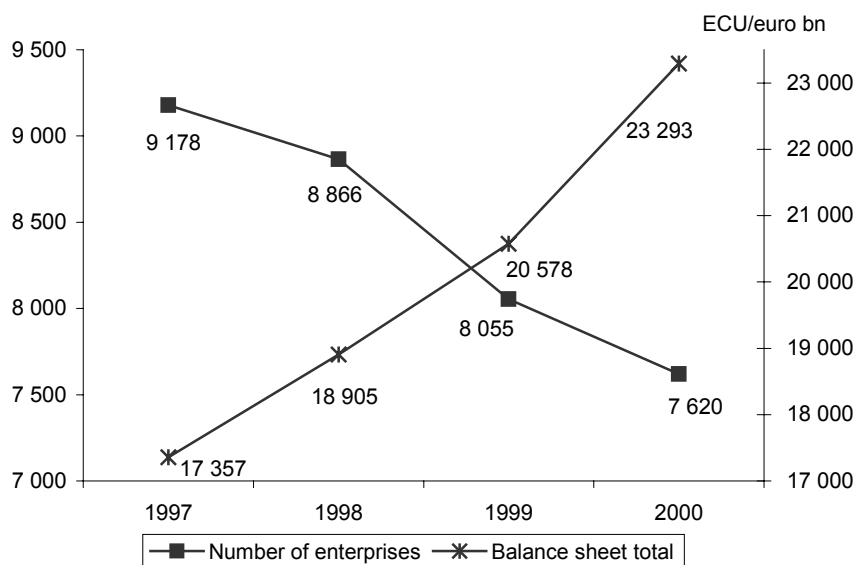
While the European banking sector experienced an intense concentration process, employment remained stable during the second half of the decade.

### Increasing performance and profitability

The balance sheet total of EU credit institutions increased by 34.2% over the period, reaching euro 23 293 bn in 2000. The balance sheet total represented 277% of the GDP of the EU in 2000 and 238% in 1997. The profit for the financial year rose by nearly 75% over the period, amounting to euro 140 bn in 2000.

This growth has improved the profitability of European banks: the Return on Equity (ROE) reached 10.9% in 2000, up from 9.2% in 1997.

**Figure 1: Evolution of the EU-15 number of enterprises and balance sheet total, 1997-2000**



Source: Eurostat/Industry Trade and Services/SBS/Credstat.

## Statistics in focus

### INDUSTRY, TRADE AND SERVICES

THEME 4 – 26/2002

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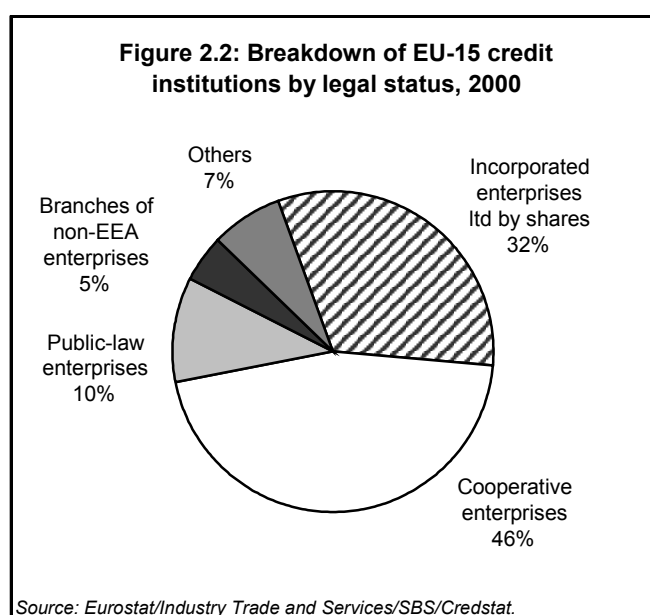
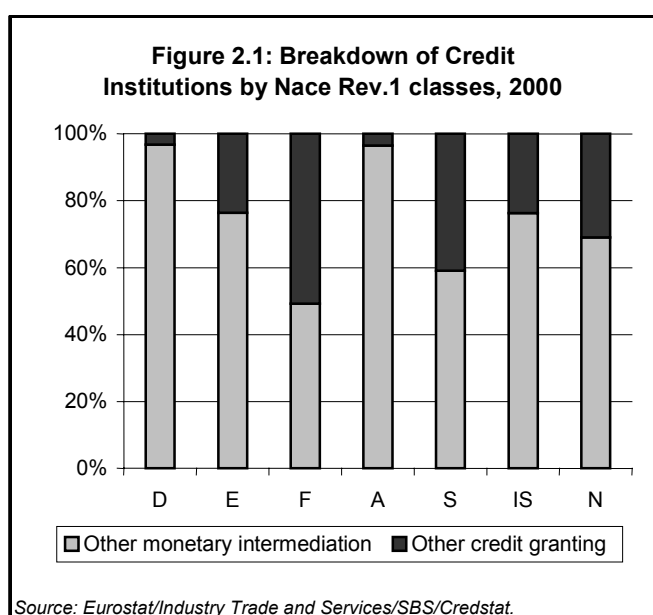
## STRUCTURE OF THE EUROPEAN BANKING SECTOR

**Table 1: Total number of credit institutions, 1997-2000**

	1997	1998	1999	2000	Change (%) 97-00
<b>EU-15</b>	<b>9 178</b>	<b>8 866</b>	<b>8 055</b>	<b>7 620</b>	<b>-13.9<sup>1</sup></b>
<b>EUR-11</b>	<b>8 190</b>	<b>7 887</b>	<b>7 109</b>	<b>6 688</b>	<b>-15.0<sup>1</sup></b>
B	109	95	93	89	-18.3
DK	204	201	201	200	-2.0
D	3 471	3 295	3 055	2 792	-19.6
EL	39	43	41	41	5.1
E	416	404	387	368	-11.5
F	1 270	1 211	1 148	1 097	-13.6
IRL	53	78	82	82	-
I	935	921	876	841	-10.1
L	215	209	210	202	-6.0
NL	169	162	169	160	-5.3
A	954	925	870	841	-11.8
P	232	226	219	216	-6.9
FIN	366	361	:	:	-
S	210	210	212	213	1.4
UK	535	525	492	478	-10.7
IS	:	:	:	38	-
N	217	220	216	220	1.4
<b>EEA</b>	<b>9 395</b>	<b>9 086</b>	<b>8 271</b>	<b>7 878</b>	<b>-13.6<sup>1</sup></b>
CH	399	381	377	361	-9.5

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.



The number of EU banks fell steeply between 1997 and 2000 (-13.9%). All Member States experienced a decrease except Ireland (5.1% on the 1998-2000 period), Greece (5.1%) and Sweden (1.4%). Germany is the country that counted the most credit institutions (2 792), but it is also the country that registered the steepest decline (-19.6%), followed by Belgium (-18.3%). Together German and French credit institutions represented about half of the total number of EU banks. This proportion is progressively decreasing due to the drop in the number of co-operative enterprises, which is a widespread legal status in Germany and France.

In 2000, 46 % of EU credit institutions were co-operative enterprises, 32 % were incorporated enterprises limited by shares and 10 % public law enterprises.

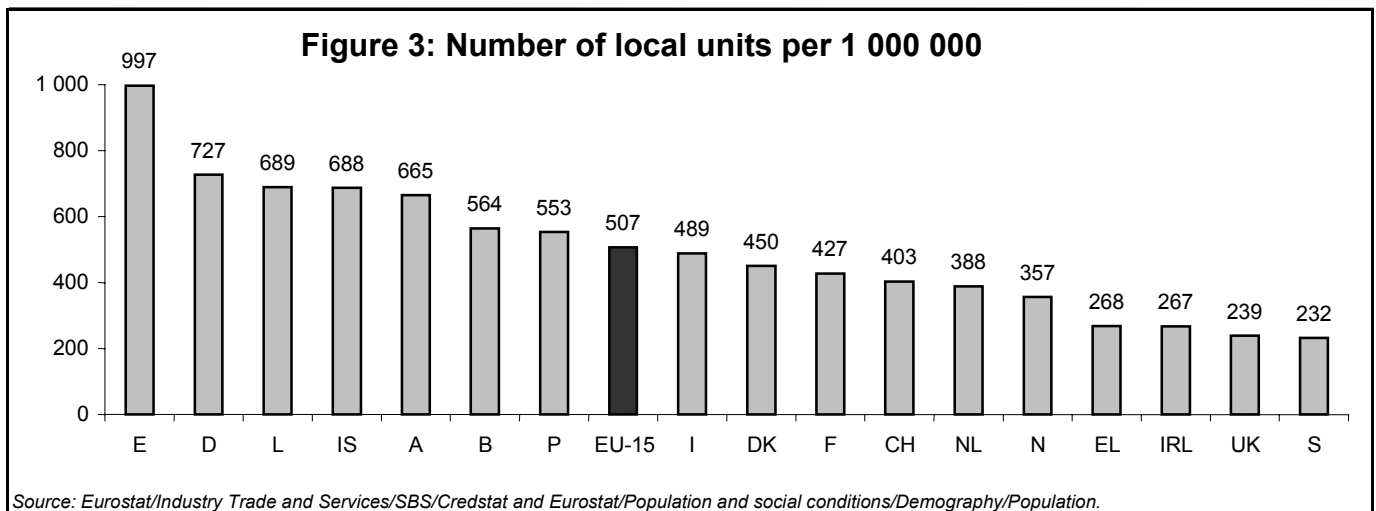
Seven European countries record some credit institutions in the NACE class 65.22 "Other credit granting", while in the others, all the credit institutions are classified in "Other monetary intermediation".

**Table 2: Number of local units, 1997-2000**

	1997	1998	1999	2000	Change (%) 97-00
<b>EU-15</b>	<b>206 692</b>	<b>204 157</b>	<b>201 780</b>	<b>198 159</b>	<b>-3.0<sup>1</sup></b>
<b>EUR-11</b>	<b>183 440</b>	<b>181 290</b>	<b>179 162</b>	<b>176 646</b>	<b>-2.4<sup>1</sup></b>
B	6 123	5 490	5 790	5 778	-5.6
DK	2 178	2 185	2 333	2 401	10.2
D	66 642	63 208	61 587	59 715	-10.4
EL	2 208	2 612	2 675	2 828	28.1
E	38 039	39 039	39 376	39 312	3.3
F	25 990	26 606	26 159	25 285	-2.7
IRL	943	1 026	1 083	1 007	6.8
I	25 245	26 260	27 145	28 181	11.6
L	564	289	310	300	-
NL	7 161	6 854	6 830	6 152	-14.1
A	5 644	5 498	5 391	5 390	-4.5
P	4 862	5 056	5 491	5 526	13.7
FIN	2 227	1 964	:	:	-
S	2 522	2 197	2 140	2 059	-18.4
UK	16 344	15 873	15 470	14 225	-13.0
IS	:	:	:	192	-
N	1 842	1 805	1 789	1 597	-21.9
<b>EEA</b>	<b>208 534</b>	<b>205 962</b>	<b>203 569</b>	<b>199 948</b>	<b>-3.1<sup>1</sup></b>
CH	3 444	3 204	2 978	2 886	-16.2

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.



The number of local units in the EU decreased by about 3.0% from 1997 to 2000, falling from 206 692 to 198 159. This slight drop is the consequence of different evolutions at national level. The number of local units has increased in Denmark, Greece, Spain, Ireland, Italy and Portugal (from 3.3% in Spain to 28.1% in Greece), while the other Member States saw this number decrease over the period, from -2.7% in France to -18.4% in Sweden.

On average, European credit institutions disposed of a network of 26 local units in 2000. This average also reflects a contrasting picture as regards the density of the distribution networks of banking services. Spain is the country that counted most local units per credit institution (107), Luxembourg (>2) and Austria (6) being at the other end of the scale. The average local unit employed about 14 persons in 2000.

Further information on the density of the distribution network is given by the number of local units for 1 000 000 inhabitants. Spain ranked first (997), ahead of Germany (727), while the EU average was 507.

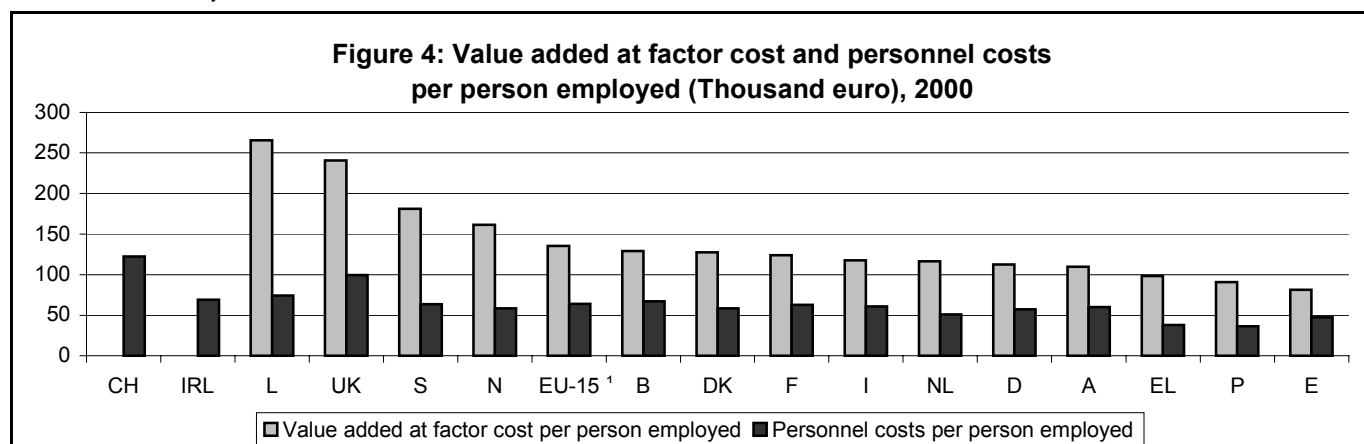
## EMPLOYMENT

**Table 3: Number of persons employed, 1997-2000**

	1997	1998	1999	2000	Change (%) 97-00
<b>EU-15</b>	<b>2 708 050</b>	<b>2 761 543</b>	<b>2 766 965</b>	<b>2 715 152</b>	<b>0.0<sup>1</sup></b>
<b>EUR-11</b>	<b>2 104 639</b>	<b>2 148 049</b>	<b>2 135 019</b>	<b>2 118 789</b>	<b>0.4<sup>1</sup></b>
B	78 085	73 820	76 307	76 285	-2.3
DK	46 965	47 536	48 008	48 543	3.4
D	751 925	751 517	756 218	758 645	0.9
EL	53 587	54 787	55 718	56 858	6.1
E	247 361	247 685	248 084	248 951	0.6
F	378 321	393 380	390 251	366 610	-3.1
IRL	:	34 085	37 667	34 770	-
I	350 842	345 651	345 161	347 327	-1.0
L	19 135	19 814	21 197	22 287	16.5
NL	113 200	121 000	126 000	131 069	15.8
A	74 673	73 814	73 021	73 188	-2.0
P	63 178	61 004	61 113	59 657	-5.6
FIN	27 919	26 279	:	:	-
S	47 437	47 248	46 916	45 581	-3.9
UK	455 422	463 923	481 304	445 381	-2.2
IS	:	:	:	:	-
N	26 057	25 706	25 568	26 452	1.5
<b>EEA</b>	<b>2 734 107</b>	<b>2 787 249</b>	<b>2 792 533</b>	<b>2 741 604</b>	<b>0.0<sup>1</sup></b>
CH	120 565	119 668	120 986	125 643	4.2

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.



1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.

**Growth rate (%), 1997-2000**

	CH	L	UK	S	N	EU-15 <sup>1</sup>	B	DK	F	I	NL	D	A	EL	P	E
<b>Value added at factor cost per person employed</b>	24.9	7.7	184.6	22	37.4	37.8	5.4	13.7	26.2	13.9	9	10.5	1.3	59.5	21.2	-1.4
<b>Personnel costs per person employed</b>	40.1	15.8	222.5	13.6	14.4	37.2	14.6	23.4	16.8	-0.8	23	21.3	8.3	19.2	19.2	11.3

The number of persons employed in the EU remained stable between 1997 and 2000. In 2000, Germany registered 758 645 persons employed in banks, the United Kingdom 445 381 and France 366 061. All Member States experienced modest changes in employment in credit institutions, except Luxembourg (+16.5%) and the Netherlands (+15.8%). In 2000, EU banking employment represented 1.7% of total employment.

Over the period, labour productivity in EU banks recorded a growth of 37.8%, while average personnel costs increased by 37.2%.

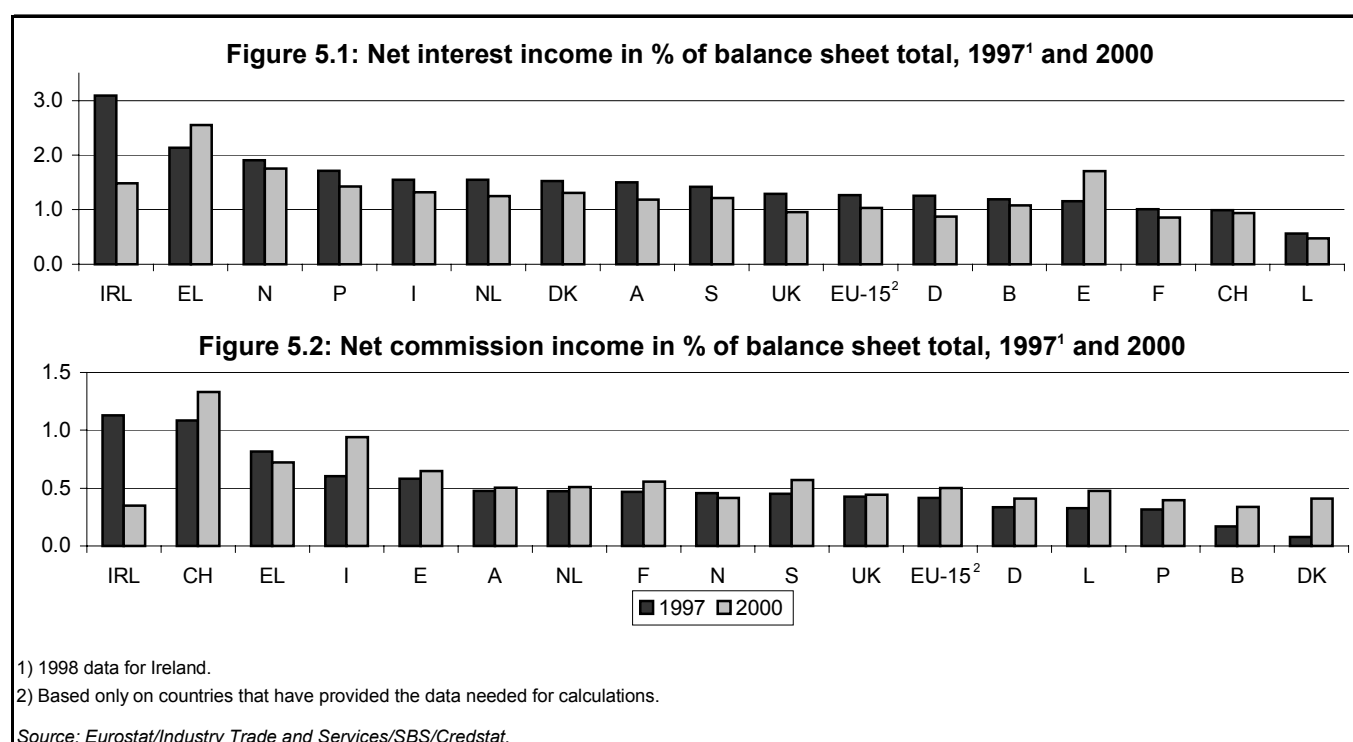
## MAIN FINANCIAL INDICATORS OF THE BANKING SECTOR

**Table 4: Net interest and net commission incomes (Mio ECU/euro), 1997-2000**

	Net interest income					Net commission income				
	1997	1998	1999	2000	Change (%) 97-00	1997	1998	1999	2000	Change (%) 97-00
<b>EU-15</b>	<b>218 705</b>	<b>223 005</b>	<b>234 656</b>	<b>239 684</b>	<b>8.3<sup>1</sup></b>	<b>71 302</b>	<b>84 849</b>	<b>98 289</b>	<b>117 132</b>	<b>64.4<sup>1</sup></b>
<b>EUR-11</b>	<b>159 695</b>	<b>171 201</b>	<b>173 983</b>	<b>172 453</b>	<b>6.2<sup>1</sup></b>	<b>53 175</b>	<b>64 066</b>	<b>73 182</b>	<b>87 434</b>	<b>64.6<sup>1</sup></b>
B	7 903	8 242	8 318	7 953	0.6	1 112	1 584	1 711	2 488	123.8
DK	4 920	5 140	5 361	5 630	14.4	245	1 327	1 465	1 757	618.2
D	66 809	65 401	66 457	61 368	-8.1	17 656	19 388	22 696	28 708	62.6
EL	2 299	2 430	3 045	3 891	69.2	880	791	1 359	1 102	25.2
E	9 814	18 383	18 878	19 191	95.6	4 933	5 891	6 577	7 303	48.0
F	24 666	23 154	25 399	25 592	3.8	11 492	12 698	14 466	16 722	45.5
IRL	-	4 144	4 685	5 268	-	-	1 515	1 822	1 232	-
I	24 389	24 971	24 525	26 124	7.1	9 501	13 246	15 960	18 616	95.9
L	2 885	2 828	3 091	3 065	6.2	1 672	1 965	2 358	3 089	84.8
NL	10 681	11 435	12 358	12 714	19.0	3 262	3 760	4 130	5 200	59.4
A	6 460	6 268	6 135	6 578	1.8	2 050	2 278	2 411	2 799	36.6
P	3 845	4 006	4 137	4 600	19.6	706	928	1 051	1 276	80.8
FIN	2 244	2 368	-	-	-	792	813	-	-	-
S	6 066	5 308	5 266	5 770	-4.9	1 932	1 851	2 071	2 702	39.9
UK	45 724	38 926	47 002	51 941	13.6	15 070	16 815	20 211	24 137	60.2
IS	-	-	-	309	-	-	-	-	170	-
N	3 148	3 029	3 548	3 940	25.2	758	735	801	929	22.6
<b>EEA</b>	<b>221 852</b>	<b>226 034</b>	<b>238 204</b>	<b>243 933</b>	<b>8.5<sup>1</sup></b>	<b>72 060</b>	<b>85 584</b>	<b>99 089</b>	<b>118 231</b>	<b>63.9<sup>1</sup></b>
CH	10 994	11 631	9 988	12 992	18.2	12 064	13 470	14 885	18 463	53.0

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.



1) 1998 data for Ireland.

2) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.

Over the period, net interest and commission incomes rose by 8.3% and 64.4% respectively, amounting to euro 239 684 Mio and euro 117 132 Mio. In 1997, the net interest income represented three times the net commission income, while in 2000 it was twice as high. In all countries, the net interest income was higher than the net commission income, except in Luxembourg and Switzerland. Greece and Spain experienced the highest growths of net interest income, 69.2% and 95.6% respectively. A dramatic growth of net commission income was observed in Denmark (>600%).

**Table 5: Profit or loss for the financial year (Mio ECU/euro), 1997-2000**

	1997	1998	1999	2000	Change (%) 97-00
<b>EU-15</b>	<b>79 347</b>	<b>104 050</b>	<b>102 514</b>	<b>139 695</b>	<b>74.4<sup>1</sup></b>
<b>EUR-11</b>	<b>35 983</b>	<b>57 766</b>	<b>58 911</b>	<b>73 471</b>	<b>101.2<sup>1</sup></b>
B	1 992	2 092	2 806	4 310	116.4
DK	2 357	2 281	2 181	2 660	12.9
D	10 951	18 222	12 756	13 736	25.4
EL	617	735	2 861	1 982	221.2
E	6 371	6 691	7 209	8 531	33.9
F	5 593	10 476	11 413	14 973	167.7
IRL	:	2 143	2 761	3 026	-
I	1 320	7 295	9 746	13 952	957.3
L	1 765	2 442	2 043	2 499	41.6
NL	4 490	4 465	6 767	7 874	75.4
A	1 240	1 512	1 778	2 144	72.9
P	1 296	1 451	1 632	2 425	87.1
FIN	966	977	:	:	-
S	1 618	2 855	3 012	3 842	137.4
UK	38 772	40 413	35 550	57 740	48.9
IS	:	:	:	80	-
N	1 243	1 101	1 720	1 906	53.3
<b>EEA</b>	<b>80 590</b>	<b>105 151</b>	<b>104 234</b>	<b>141 681</b>	<b>74.0<sup>1</sup></b>
CH	2 521	8 860	10 508	12 260	386.2

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.

Over the period, the profit for the financial year of EU banks rose by about 75%, amounting to about euro 140 bn in 2000. All Member States experienced an increase, in particular Italy (x10) and Greece (x3). The UK represented more than 40% of EU banking profit in 2000 and registered the highest profit per credit institution (euro 120 Mio), far ahead of the Netherlands (49 Mio), Belgium and Greece (48 Mio), and the EU average (18 Mio).

**Table 6: Balance sheet total (Mio ECU/euro), 1997-2000**

	1997	1998	1999	2000	Change (%) 97-00
<b>EU-15</b>	<b>17 356 527</b>	<b>18 905 100</b>	<b>20 578 041</b>	<b>23 292 649</b>	<b>34.2<sup>1</sup></b>
<b>EUR-11</b>	<b>12 960 857</b>	<b>14 012 661</b>	<b>15 436 187</b>	<b>16 775 927</b>	<b>29.3<sup>1</sup></b>
B	664 188	680 045	732 318	738 123	11.1
DK	322 562	357 841	384 534	429 775	33.2
D	5 308 002	5 906 088	6 495 600	7 037 504	32.6
EL	107 811	108 841	133 257	152 402	41.4
E	847 346	904 261	1 006 155	1 124 944	32.8
F	2 450 413	2 500 452	2 858 599	2 998 486	22.4
IRL	134 113	235 030	302 751	355 341	-
I	1 572 533	1 604 178	1 718 355	1 978 745	25.8
L	514 109	537 148	598 459	647 749	26.0
NL	689 698	766 543	904 862	1 018 788	47.7
A	430 598	472 078	515 937	553 633	28.6
P	224 364	284 862	303 150	322 614	43.8
FIN	125 495	121 974	:	:	-
S	427 645	370 349	393 010	473 594	10.7
UK	3 537 651	4 055 409	4 231 053	5 460 950	54.4
IS	:	:	:	13 568	-
N	165 123	174 485	194 554	224 564	36.0
<b>EEA</b>	<b>17 521 650</b>	<b>19 079 585</b>	<b>20 772 595</b>	<b>23 530 781</b>	<b>34.2<sup>1</sup></b>
CH	1 113 085	1 302 809	1 441 658	1 387 079	24.6

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.

In 2000, the balance sheet total of EU banks amounted to euro 23 293 bn, which represented a growth of 34.2% over 1997. Germany and the United Kingdom recorded the highest balance sheet totals, euro 7 037 bn and euro 5 461 bn respectively, followed by France (euro 2 998 bn). The strongest increase was observed in UK (54.4%). In 2000, the balance sheet total of EU banks represented 277% of GDP, ranging from 124% in Greece to 352% in the United Kingdom. In Luxembourg, balance sheet total represented more than 3 000% of GDP in 2000.

**Table 7: Evolution of the return on assets and return on equity (%), 1997-2000**

	Return on assets				Return on equity			
	1997	1998	1999	2000	1997	1998	1999	2000
EU-15 <sup>1</sup>	0.48	0.49	0.50	0.62	9.2	9.3	9.5	10.9
EUR-11 <sup>1</sup>	0.29	0.31	0.39	0.44	5.9	6.2	7.7	8.3

1) Based only on countries that have provided the data needed for calculations.

Source: Eurostat/Industry Trade and Services/SBS/Credstat.

Both the Return on Equity (ROE) and Return on Assets (ROA) have been positively influenced by the performance of the EU banking sector over the period. The ROE that measures the profitability of the capital invested in the activity reached 10.9% in 2000, up from 9.2% in 1997, while the ROA progressed from 0.48% to 0.62%.

## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

### General Remark

Totals, growth rates and ratios for EU-15, EUR-11 and EEA have been calculated based only on countries that have provided the data needed for calculations.

### Signs and Symbols

: = not available                      - = not applicable                      Mio = million                      bn = a thousand million                      ] [= break in series

### Coverage

The statistics presented in this report have been compiled for the activity of credit institutions within the scope of NACE Rev.1 classes 65.12 (Other monetary intermediation) and 65.22 (Other credit granting).

### Country Specificities

#### B

In 1999 and 2000, the number of credit institutions included the number of active banks. At the end of 1999, Belgium counted 89 active banks, while 85 banks were active at the end of 2000. The number of local units/persons employed included local units/persons employed in local units of Belgian credit institutions and non-EU branches established in Belgium as well as local units/persons employed in local units of Belgian credit institutions established abroad. Net interest income includes the positive and negative results of derivatives.

#### DK

The number of persons employed in specialised credit granting institutions and in a few other institutions was only available in full-time equivalent units before 1999. For comparability sake, it was added to the number of persons employed in licensed banks that was available in number of employees.

#### IRL

From 1998 to 2000, the number of local units/persons employed, net interest and commission incomes as well as the profit or loss for the financial year referred to licensed banks only. Some licensed banks provided figures at end of their financial year while others provided end-year data.

#### L

Since 1998, Luxembourg has changed the methodology for counting the local units, which explains the break in time series observed.

#### NL

In 1997, data on number of credit institutions in NACE class 65.12 concerned enterprise groups.

#### A

From 1997 to 1999, the number of persons employed was in full-time equivalent unit.

#### FIN

In 1997, the number of local units included representative offices abroad.

#### S

From 1997 to 1998, the number of local units referred to licensed banks only. In 1997, the number of credit institutions did not cover all the credit institutions active in Sweden and the number of persons employed in some small entities was not reported. From 1998 to 2000, the number of persons employed was in full-time equivalent unit. In 2000, balance sheet total included claims on branches abroad for NACE 65.12.

#### N

From 1997 to 1999, the number of local units in NACE class 65.22 only covered mortgage and finance companies. In 1997, the persons employed in NACE class 65.22 only covered mortgage and finance companies. In 1997, the number of persons employed was expressed in man-years.

#### CH

In 1999 and 2000, data are confidential for NACE class 65.22. In 1999, the number of credit institutions included EEA branches, while in 2000 18 EEA branches were not included.

# Further information:

## ➤ Databases

New Cronos, Domain: SBS/Credstat

To obtain information or to order publications, databases and special sets of data, please contact the **Data Shop** network:

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This 'Statistics in focus' issue was produced in collaboration with Sabrina Blino and Laurent Parisse.

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