

# Statistics on Credit Institutions

*A Climate of Change*

## Statistics in focus

INDUSTRY, TRADE  
AND SERVICES

THEME 4 – 8/1999

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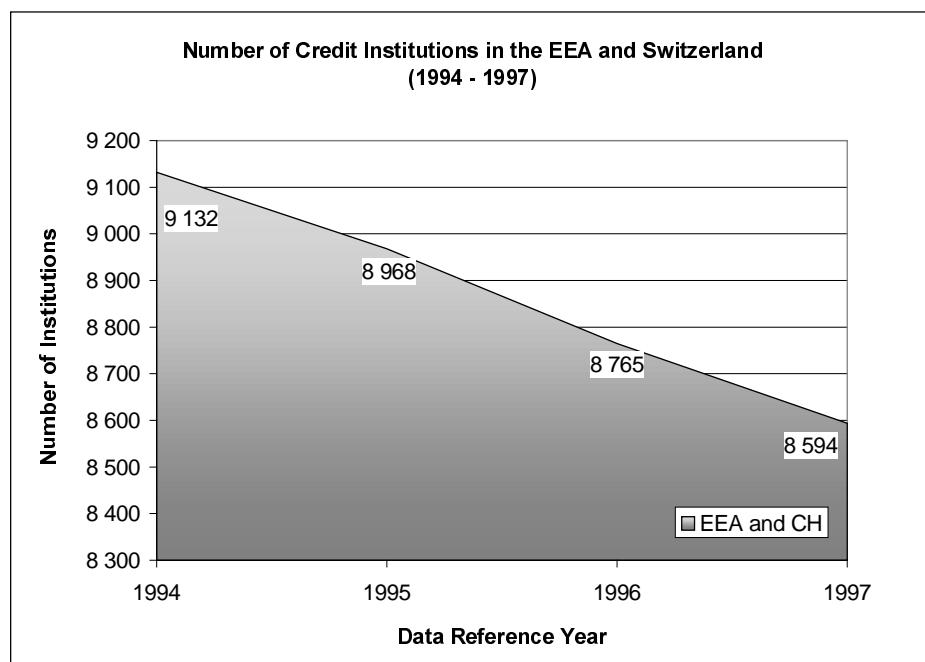


Figure 1

### (1) Introduction: The framework for change

1999 onwards will be a time of significant development for European financial markets with the advent of the Euro. New debt issues will be denominated in Euro, banks will accept transactions involving changes between Euro and national currency units without currency conversion costs, many international enterprises will begin to operate in Euro, and the European Central Bank will conduct monetary policy in Euro. The long term effects of this are likely to be further integration of European financial markets. This bulletin presents data from 1994 - 1997 and, as such, presents the starting point from which changes will develop.

From a wider, global perspective, financial markets have been subject to shocks in the form of the Asian, Brazilian and Russian crises. This has highlighted the need to provide information for effective statistical modelling and accurate economic forecasting.

It is this climate of both change and uncertainty that renders the provision of accurate information on financial services ever more important. Eurostat aims to meet such need for information. This bulletin reports on credit institutions - their structure, competitiveness, financial performance and business conduct. All data have been collected from national authorities (mostly national central banks) in the frame of the Council Regulation 58/97 covering structural business statistics.

The cover chart (figure 1 above) highlights one continuing, virtually pan-European, direction of change in financial markets - a trend towards consolidation in the structure of banking.



## (2a) Structural data: The Total Number of Enterprises is Declining

	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>Total Population (1996)</b>	<b>No Enterprises/ Total Population in 100,000s (1996)</b>
<b>B</b>	122	120	116	109	10 143 000	1.1
<b>DK</b>	209	204	203	196	5 251 000	3.7
<b>D</b>	3 736	3 651	3 542	3 442	81 817 500	4.2
<b>EL</b>	39	39	41	39	10 465 100	0.4
<b>E</b>	316	318	313	307	39 241 900	0.8
<b>F</b>	446	438	424	417	58 255 900	0.7
<b>IRL</b>	39	48	49	53	3 594 700	1.5
<b>I</b>	1 002	970	937	935	57 333 000	1.6
<b>L</b>	222	220	221	221 *	412 800	53.5
<b>NL</b>	173	174	172	169	15 493 900	1.1
<b>A</b>	955	944	923	914	8 054 800	11.3
<b>P</b>	257	243	235	232	9 920 800	2.3
<b>FIN</b>	349 *	349	347	344	5 116 800	6.7
<b>S</b>	111	116	124	124	8 837 500	1.4
<b>UK</b>	470	458	451	431	58 694 000	0.7
<b>EUR-11</b>	<b>7 617 *</b>	<b>7 475</b>	<b>7 279</b>	<b>7 143 *</b>	<b>289 385 100</b>	<b>2.5</b>
<b>EU-15</b>	<b>8 446 *</b>	<b>8 292</b>	<b>8 098</b>	<b>7 933 *</b>	<b>372 632 700</b>	<b>2.1</b>
<b>IS</b>	111	112	112 *	112 *	265 100	42.2
<b>NO</b>	152	153	154	154	4 370 000	3.5
<b>EEA</b>	<b>8 709 *</b>	<b>8 557</b>	<b>8 364 *</b>	<b>8 199 *</b>	<b>377 267 800</b>	<b>2.2</b>
<b>CH</b>	423	413	403	395	7 081 300	5.6

The number of enterprises refers to the population of credit institutions authorised in the reporting Member State, classified in NACE 65.12 (enterprises engaged in monetary intermediation). It also includes branches of credit institutions with head offices in non-EEA countries in most cases. (Branches of credit institutions with head offices in EEA countries do not fall within the scope of this note in most cases.)

The cover chart shows the total number of credit institutions in EEA Member States and Switzerland for

the years 1994 to 1997. If data from 1990, which has been published in previous bulletins is also considered, the total number of institutions in the EU peaked in 1992. Since then, the figures show that the total number of credit institutions has been declining in most countries. Exceptions to this include Ireland and Norway, the most notable of these being Ireland. The number in Greece rose and then fell and as a result has remained constant. Please see figure 2 for more detailed analysis.

Table 1 presents the detailed figures for the number of enterprises in the economy. It also compares the population to the number of enterprises.

This analysis is limited however, as it is not the number of enterprises which denotes the size of the banking industry but the amount of business activity they undertake. Nevertheless this does give some indication of the distribution of banks in Member States and the relative sizes of the banking industry.

## (2b) Structural Data: The extent of the decline

Figure 2: Structural Data - the Decline in the Number of Institutions (1994-1997)

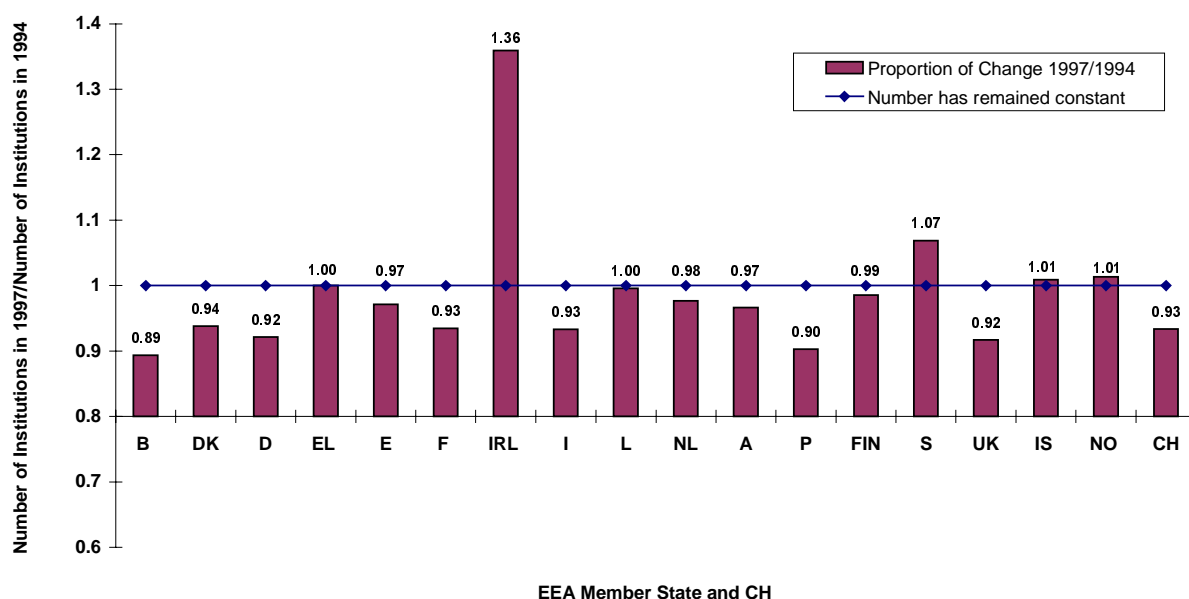


Figure 2 shows the proportional changes, which have taken place in each country.

In the majority of cases the number of enterprises has declined. Belgium, Denmark, Germany, France, Italy, Portugal, the UK and Switzerland all show reductions. In these countries the number of enterprises in 1997 is between 89 and 93 % of the value in 1994. Austria, Finland, Spain, Luxembourg and the Netherlands show slightly smaller declines. The number of enterprises in 1997 is between 97 and 99.5 % of the number in 1994.

Norway and Iceland have experienced slight increases. Ireland is the most notable exception to the trend as the number of enterprises in Ireland has increased to 135 % in 1997 of the value in 1994. This is possibly the result of the favourable business environment for financial services as a result of the establishment of the Irish Financial Services Centre. The number in Greece has remained stable and Iceland has increased by one enterprise between 1994 and 1995 according to the latest available figures. Although Sweden appears to defy the trend, the data includes

branches of foreign banks in Sweden and the number of domestic banks has actually declined.

The reasons for this and for the variety of different pictures can only be surmised from this type of analysis, which is based on quantitative rather than qualitative data. The incentive for mergers and acquisitions remains high in a competitive market and improved communications have led to greater possibilities for internationalisation of trade in financial services.

## (2c) The number of local units shows a mixed picture

	1994	1995	1996	1997
B	6 689	6 543	6 424	6 284
DK	2 245	2 215	2 203	2 178
D	52 443	71 564	70 187	66 608
EL	1 610	1 900	1 985	2 075
E	35 544	36 251	37 079	37 634
F	24 145	24 425	24 517	24 421
IRL	1 327	1 300	1 517	943 *
I	23 120	23 440	24 406	25 245
L	630	611	605	605 *
NL	7 269	6 729	6 822	7 161
A	5 600	5 585	5 572	5 582
P	3 842	4 230	4 497	4 862
FIN	2 188	1 878	1 775	1 660
S	2 690	2 601	2 530	2 522
UK	18 166	17 283	16 463	16 029
EUR-11	162 797	182 556	183 401	181 005 *
EU-15	187 508	206 555	206 582	203 809 *
IS	224	226	226 *	226 *
NO	1 610	1 593	1 622	1 586
EEA	189 342	208 374	208 430 *	205 621 *
CH	3 799	3 720	3 596	3 417

The number of local units is another variable which characterises the structure of the market. Local units are normally defined as part of credit institutions located separately and employing at least one person. While the definition excludes automated teller machines (ATMs), the number of local units includes credit institutions' branch offices and other comparable outlets.

The number of local units has declined in some cases and increased in others. The data for these can be seen in table 2.

Belgium, Denmark, Ireland, Luxembourg, the Netherlands, Austria, Finland, Sweden, the UK, Norway and Switzerland show a decrease in the number of local units. Germany, Spain, Greece, France, Italy, Iceland and Portugal show increases. In the case of Iceland the increase has been very slight.

The fluctuations in the number of local units are taking place in a situation where technological developments are continually broadening the structure of banking to include on-line services, telephone banking and automated payment systems. In the future this may have an impact on the pattern of local units at a more fundamental level. They continue to provide a permanent and accessible point of contact between producer and consumer.

## (3) Accounting Data: Interest and Commissions Received

One of the key items of accounting data for credit institutions is "Interests and commissions received". Interests received include income from interest-bearing assets like loans, debt securities, treasury bills etc. Commissions received

include charges for services rendered in loans administration, securities transactions, brokerage services etc.

Table 3 gives the total interest and commissions received in ECU Mio

for 1994 to 1997 where available. It can be seen that there continues to be a mixed picture and that no distinct European trend is perceivable. In some Member States interest and commissions received have fluctuated slightly. In

others, these variables have remained fairly stable, showing only minor changes over the four-year period, such as Denmark, Greece, Spain, Austria, Portugal, Sweden and Norway. France, Belgium, the UK, Italy, Switzerland and Germany show slightly more distinct upward trends. Finland shows a slight decrease.

The reasons for fluctuations may be, in part, due to the value of

national currencies changing against the Ecu.

The growth rate shows how interest and commissions received have changed over time. In the UK there has been a rapid increase in the value of interest and commissions received whereas in Spain, France and Switzerland there have been moderate declines. More detailed analysis will be possible in Spring 1999 when

more data is due to be released.

Interest and commissions received divided by the number of institutions again gives some idea of the structure of banking industry. (There will of course be slight distortions leading to a lack of comparability owing to differing national rates of interest.) This figure provides an indication of the concentration of the banking industry at national level.

**Table 3: Interest and Commissions Received In Ecu Mio  
(1994-1997)**

	1994	1995	1996	1997	Average Annual Growth Rate %	Interest and Commissions Received/ Number of Credit Institutions 1997
B	50 830	55 210	53 031	56 038	3.3	514
DK	10 711	10 949	10 302	10 735	0.1	55
D	265 501	283 898	288 892	300 394	4.2	87
EL	10 410 *	10 410 *	10 410 *	10 410	0.0 *	267
E	59 575	63 507	64 740	55 402	-2.4	180
F	131 806	158 024	147 983	152 767	5.0	366
IRL	7 654 *	7 654	8 677	8 677 *	4.3 *	164 *
I	104 102 *	103 430 *	113 807 *	113 807 *	3.0 *	122 *
L	29 346 *	34 812 *	33 545 *	33 545 *	4.6 *	152 *
NL	36 471	38 571	38 118	41 601	4.5	246
A	23 120	24 686	23 181	22 959	-0.2	25
P	11 390	13 239	13 002	12 982	4.5	56
FIN	6 536 *	6 536	5 755	5 416	-6.1 *	16
S	13 551	15 894	15 462	14 310	1.8	115
UK	115 558	128 019	132 857	159 111	11.3	369
EUR-11	726 331 *	789 567 *	790 731 *	803 588 *	3.4 *	112 *
EU-15	876 562 *	954 839 *	959 762 *	998 154 *	4.4 *	126 *
IS	299	296	296 *	296 *	-0.3	3
NO	6 619	6 915	7 157	7 344	3.5	48
EEA	883 480 *	962 050 *	967 215 *	1 005 794 *	4.4 *	122 *
CH	50 710	54 340	53 834	59 512	5.5	151

## (4) Employment Data

Table 4: Employment (1994-1997) Number of persons employed

					Proportional Change in the Number of Persons Employed in Credit Institutions	Total Employment	Employment in Banking as a % of Total Employment	Average Number of People Employed per Local Unit
	1994	1995	1996	1997	(1994/1997)	1996	1996	1997
<b>B</b>	78 589	78 447	78 535	78 592	1.00	3 791 000	2.1	13
<b>DK</b>	48 616	46 563	43 629	42 483	1.14	2 623 000	1.7	20
<b>D</b>	758 250	757 800	750 100	751 100	1.01	35 634 000	2.1	11
<b>EL</b>	49 090	51 525	53 025	53 587	0.92	3 868 000	1.4	21
<b>E</b>	246 127	244 908	242 221	242 155	1.02	12 342 000	2.0	6
<b>F</b>	357 455	355 582	350 939	347 784	1.03	22 195 000	1.6	14
<b>IRL</b>	22 400 *	33 300	32 300	32 300 *	0.69 *	1 308 000	2.5	34 *
<b>I</b>	338 937	337 893	331 136	322 924	1.05	20 013 000	1.7	13
<b>L</b>	17 638 *	18 255 *	18 582 *	18 582 *	0.95	165 000	11.3	31
<b>NL</b>	109 400	106 100	106 400	110 500	0.99	6 932 000	1.5	15
<b>A</b>	66 938	66 706	66 958	68 459	0.98	3 617 000	1.9	12
<b>P</b>	63 250	63 403	63 518	63 178	1.00	4 431 000	1.4	13
<b>FIN</b>	31 758 *	31 758	27 929	26 332	1.21 *	2 064 000	1.4	16
<b>S</b>	43 203	43 305	43 238	43 201	1.00	3 988 000	1.1	17
<b>UK</b>	472 626	461 783	443 587	444 059	1.06	26 177 000	1.7	28
<b>EUR-11</b>	2 090 742 *	2 094 152	2 068 618	2 061 906 *	1.01 *	112 492 000	1.8	11 *
<b>EU-15</b>	2 704 277 *	2 697 328	2 652 097	2 645 236 *	1.02 *	149 148 000	1.8	13 *
<b>IS</b>	3 923	3 923 *	3 923 *	3 923 *	1.00	:	:	17
<b>NO</b>	24 057	25 012	28 681	24 395	0.99	:	:	15
<b>EEA</b>	2 732 257 *	2 726 263 *	2 684 701 *	2 673 554 *	1.02 *	149 148 000	1.8	13 *
<b>CH</b>	120 139	119 441	119 331	119 706	1.00	3 481 100	3.4	35

Number of persons employed includes those who work in the credit institution, as well as persons who work outside the enterprise but belong to it and are paid by it. Banking in employment accounts for between 1 and 2.5 % of total employment in most Member States. In Luxembourg it accounts for just over 11 %.

The data shows that employment in banking has declined slightly over the last four years. Denmark, Germany, Spain, France, Italy, the Netherlands, Portugal, Sweden, the UK, Switzerland and Finland have experienced a decline in employment in the banking sector in absolute terms. As markets have become more liberalised, employment in banking has declined

and employment in financial auxiliaries has probably increased. There have also been technological developments, which have led to changes in the type of labour in demand over the past 10 years in employment. This has also been true of banking and there is no reason to assume that this trend should not continue in the future.

## (5) Outlook

More statistics on credit institutions are being collected from Central Banks, Financial Supervisory Authorities and National Statistical Institutes on voluntary basis for the

first time. Based on this information, a more comprehensive look into the performance, competitiveness, productivity, structure and activity of credit institutions will be undertaken.

The results will be available in the publication entitled 'Banking in Europe' which will be released in Spring 1999.

ECU CONVERSION RATES. Yearly averages. 1 ECU = ... ..									
	B	DK	D	EL	E	F	IRL	I	L
1992	41.5932	7.80925	2.02031	247.026	132.526	6.84839	0.760718	1595.515	41.5932
1993	40.4713	7.59359	1.93639	268.568	149.124	6.63368	0.799952	1841.229	40.4713
1994	39.6565	7.54328	1.92453	288.026	158.918	6.58262	0.793618	1915.059	39.6565
1995	38.5519	7.32804	1.87375	302.989	163.000	6.52506	0.815525	2130.143	38.5519
1996	39.2986	7.35900	1.90954	305.546	160.748	6.49300	0.793448	1958.960	39.2986
1997	40.5332	7.48361	1.96438	309.355	165.887	6.61260	0.747516	1929.300	40.5332
	NL	A	P	FIN	S	UK	IS	NO	CH
1992	2.27482	14.2169	174.714	5.80703	7.53295	0.737650	74.5137	8.04177	1.81776
1993	2.17521	13.6238	188.370	6.69628	9.12151	0.779988	79.1650	8.30954	1.73019
1994	2.15827	13.5396	196.896	6.19077	9.16308	0.775903	82.8750	8.37420	1.62128
1995	2.09891	13.1824	196.105	5.70855	9.33192	0.828789	83.7500	8.28575	1.54574
1996	2.13973	13.4345	195.761	5.82817	8.51472	0.813798	84.6558	8.19659	1.56790
1997	2.21081	13.8240	198.589	5.88064	8.65117	0.692304	80.4391	8.01861	1.64400

## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

This publication presents structural, accounting and employment data on credit institutions for reference years 1994 to 1997. Statistics for this will be integrated into the EUROSTAT data base on Structural Business Statistics.

The data collection on credit institutions has been widened and more statistics have been asked for starting with reference year 1997. Due to the fact that the data collection on credit institutions is relatively new, the comparability of data is not yet perfect, although the quality of data compared to other business statistics is good. It is important to note that the data are not yet perfectly harmonised. (In particular there are difficulties with the inclusion of EEA branches established in other EEA Member States. When the 1997 data collection was first put in place it was decided that it would be collected on a hybrid home and host country basis for the treatment of branches of institutions. Branches abroad were recorded in the home country and subsidiaries overseas were recorded in the host country, which is in line with EU legislation. It is assumed that countries have taken this approach unless they have otherwise indicated on submission of the data.)

As a result of the new data coverage there are some significant differences in the data in this bulletin from those which have been previously published.

Unless otherwise stated, the credit institutions are those defined in NACE class 65.12. The term 'credit institutions' as used in this bulletin, therefore refers to credit institutions engaged in 'other

monetary intermediation'. (Please note the exceptions to this, which are detailed in the country specific notes below.)

If data is not available for certain years, the nearest possible reference year has been used as the most accurate, available estimate. This leads to less distortion of total figures at European or EEA level and, therefore, improves the accuracy of charts. Where estimates have been used or figures are provisional, they have been written in italics and an asterisk has been used to indicate this.

The data source is Eurostat for population and employment figures, except for CH. The data source for the CH was the 'Office Federal de la Statistique' in Bern. Exchange rates are the official rates calculated and published by the European Commission.

### Data Coverage - Country Specific Notes

**B** All data is for domestic credit institutions and non-EEA branches.

**EL** Data is for all commercial banks authorised in Greece.

**F** Data excludes branches of domestic credit institutions authorised abroad.

**IRL** Data is for total credit institutions and includes NACE categories 65.12 and 65.21, 65.22, 65.23.

**L** Data is for 1996 and was collected using former coverage methodology.

**NL** Number of persons employed is an estimate; Commissions received is a net figure; data has been compiled on a host country approach and includes both branches of non-EEA credit institutions and EEA credit institutions.

**P** Branches have been recorded using a host country approach. Branches of domestic credit institutions authorised abroad are excluded, foreign branches from the EU and from outside the EU are included. The figure 'local units' includes branches of offshore Portuguese domestic credit institutions.

**FIN** Data is for 1995 to 1997 reference years and refers only to banks.

**S** Data includes Swedish branches abroad and branches of overseas banks authorised in Sweden (except for local units). This represents a significant overestimation in some cases.

**UK** Data includes NACE 65.11 and 65.12. For 1997 interest and commissions received a 'home' country treatment of branches was used.

**IS** Data coverage is for enterprises defined in ISIC 1 Revision Classes 81, 631 and 632 (including savings banks and other financial institutions).

**NO** Branches have been recorded using a host country approach.

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