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 = \( \frac{\text{Commission receivable} - \text{Commission payable}}{\text{Balance sheet total}} \)

   Net interest income as a % of Balance sheet total = \( \frac{\text{Interest receivable and similar income} - \text{Interest payable and similar charge}}{\text{Balance sheet total}} \)

   Return on assets = \( \frac{\text{Profit and loss on ordinary activities} - \text{All taxes (tax on profit and loss on ordinary activities, tax on extraordinary profit and loss, other taxes)}}{\text{Balance sheet total}} \)

   Return on equity = \( \frac{\text{Profit and loss on ordinary activities} - \text{All taxes (tax on profit and loss on ordinary activities, tax on extraordinary profit and loss, other taxes)}}{\text{Total capital and reserves}} \)

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

<table>
<thead>
<tr>
<th></th>
<th>Enterprises / 1 000 000 inhabitants</th>
<th>Local units / 1 000 000 inhabitants</th>
<th>Population</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Growth (%)</td>
<td></td>
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<td>EU-15</td>
<td>9 938</td>
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<td>-12.9</td>
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<tr>
<td>EUR-11</td>
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<td>-8.1</td>
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<tr>
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<tr>
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<td>428</td>
<td>381</td>
<td>-11.0</td>
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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

Figure 1: Return on equity and return on assets (%), 1998

Source: Eurostat
### Table 2: Financial indicators for credit institutions, 1997-1998

<table>
<thead>
<tr>
<th></th>
<th>Balance sheet total (Mio ECU)</th>
<th>Growth (%) 98/97</th>
<th>Net interest income (Mio ECU)</th>
<th>Net interest income / Balance sheet total (%)</th>
<th>Net commission income (Mio ECU)</th>
<th>Net commission income / Balance sheet total (%)</th>
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<tr>
<td>EU-15</td>
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</table>

Source: Eurostat

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

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<tr>
<th></th>
<th>Persons employed</th>
<th>Growth (%) 98/94</th>
<th>Personnel costs (Mio ECU)</th>
<th>Persons costs / Persons employed (ECU)</th>
<th>Growth (%) 98/94</th>
<th>Persons employed / Enterprises</th>
<th>Persons employed / Local units</th>
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</tr>
</tbody>
</table>

Source: Eurostat

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.
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For information on methodology:

August Götzfried, Eurostat/D2, L-2920 Luxembourg, Tel.: (352) 4301 32 600,
E-mail: August.Götzfried@cec.eu.int

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