

Press release

12 June 2025

EU structural financial indicators: end of 2024

- [Number of bank offices](#) **continued to decline** in most EU Member States, by 3.41% on average
- [Number of bank employees](#) increased by 1.05% on average
- [Degree of banking sector concentration](#) continues to differ widely across countries

The European Central Bank (ECB) has updated its dataset of structural financial indicators for the banking sector in the European Union (EU) for the end of 2024. This annual dataset comprises statistics for credit institutions in the EU with respect to the number of offices and employees as well as data on banking sector concentration in each Member State.

The structural financial indicators show a **further decline** in the number of bank offices in the EU, averaging 3.41% across Member States. Decreases were observed in 25 of the 27 countries, ranging from -0.71% to -12.48%. The total number of offices in the EU was 127,264 at the end of 2024, 82.09% located in the euro area.

In the course of 2024, the number of employees of credit institutions fell in 13 and increased in 14 of the 27 Member States, with an average increase of 1.05% across all countries (Chart 1). 2024 thus marks the second consecutive year with a small overall increase in the number of employees at credit institutions, suggesting that the general trend of a decline since 2008 has levelled off.

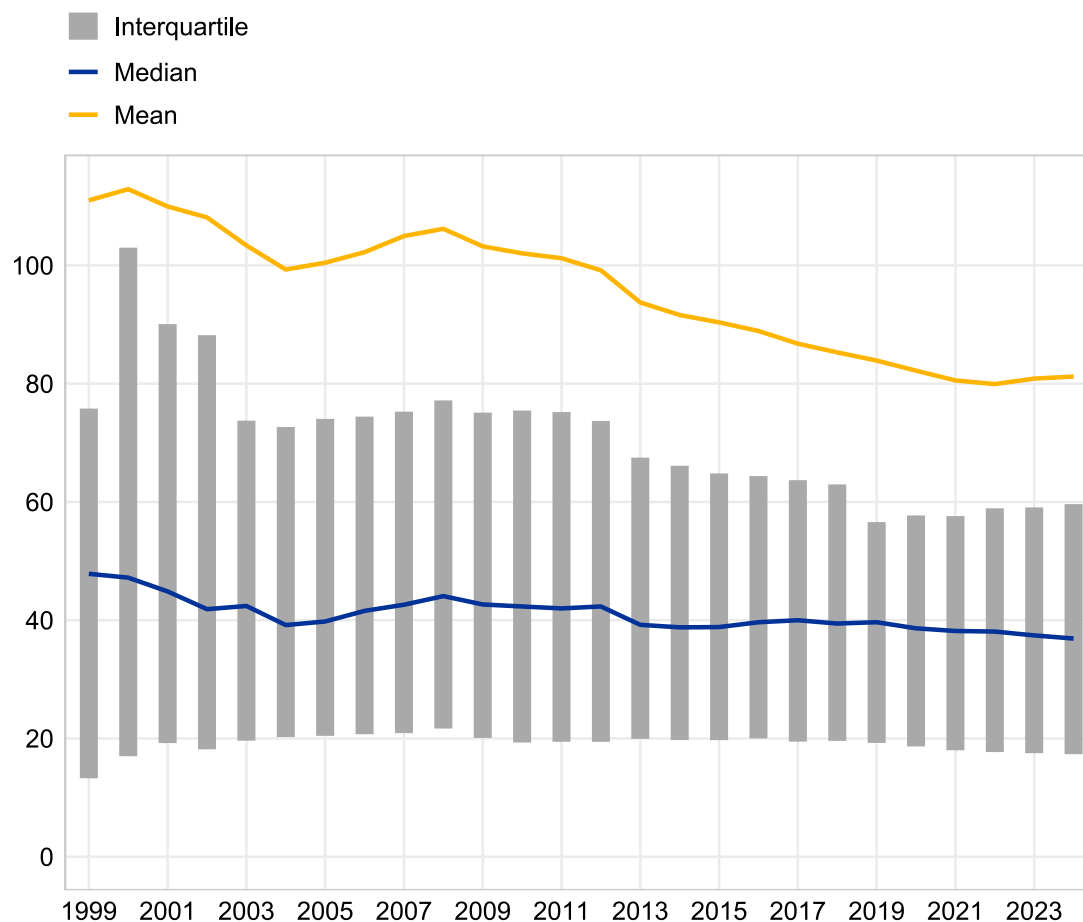
The data also indicate that the degree of banking sector concentration (measured by the share of assets held by the five largest credit institutions) continues to vary considerably between EU Member States (Chart 2). At national level the share of total assets of the five largest credit institutions ranged from 34.1% to 96.01%, while the EU average was 68.61% at the end of 2024.

The structural financial indicators are published by the ECB on an annual basis.

Chart 1

Credit institutions in the EU: Number of employees (based on data per Member State)

(thousands)



Notes: Interquartile ranges and medians are calculated across average country values. Data for each Member State are available from 1999 or from the year of EU accession.

[Data on number of employees](#)

European Central Bank

Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

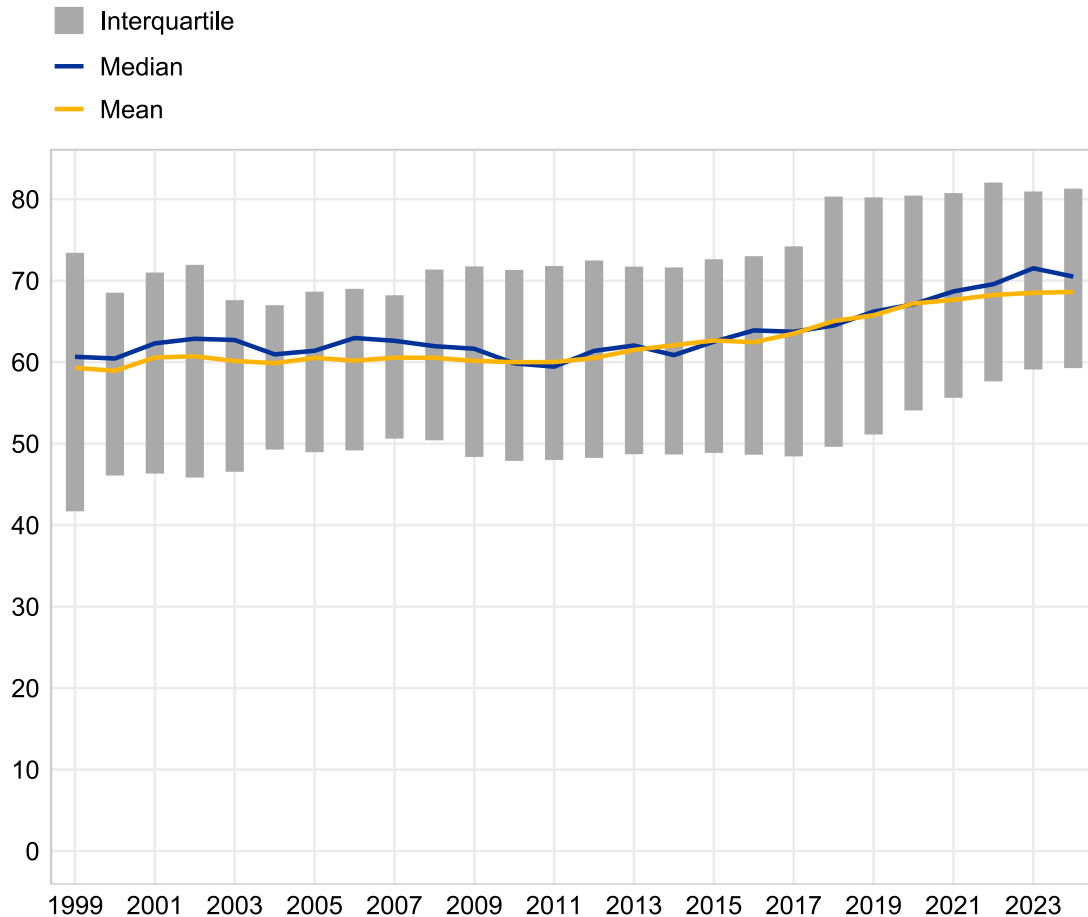
Tel.: +49 69 1344 7455, email: media@ecb.europa.eu, website: www.ecb.europa.eu

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Chart 2

Credit institutions in the EU: Share of assets held by the five largest credit institutions (based on data per Member State)

(percentages)



Notes: Interquartile ranges and medians are calculated across average country values. Data for each Member State are available from 1999 or from the year of EU accession.

[Data on share of assets](#)

For media queries, please contact [Benoit Deeg](#), tel.: +491721683704.

Notes:

- **Tables** containing further breakdowns of structural financial indicator statistics are available on the ECB's website at [ECB Data Portal](#).
- **Structural Financial Indicators data** are available in the [ECB Data Portal](#).
- Hyperlinks in the main body of the press release lead to data that may change with subsequent releases as a result of revisions.

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Directorate General Communications
Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany
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