

Press release

12 June 2026

EU structural financial indicators: end of 2025

- [Number of bank offices](#) in the EU continued to decline, by 2.62% compared to end of 2024
- [Number of bank employees](#) in the EU declined by 0.80%
- [Degree of banking sector concentration](#) continues to differ widely across EU countries

The European Central Bank (ECB) has updated its dataset of structural financial indicators for the banking sector in the European Union (EU) to the end of 2025. This annual dataset comprises, amongst other indicators, statistics for credit institutions in the EU with respect to the number of offices and employees as well as data on banking sector concentration within each Member State.

The structural financial indicators show a further decline in the number of bank offices in the EU by 2.62%. Decreases were observed in 23 of the 27 countries, ranging from -0.2% to -12.16%. The total number of offices in the EU was 122,889 at the end of 2025, of which 86.13% are located in the euro area.

In the course of 2025, the number of employees of credit institutions fell in 16 of the 27 Member States, with an EU-level drop of 0.80% at EU level (Chart 1).

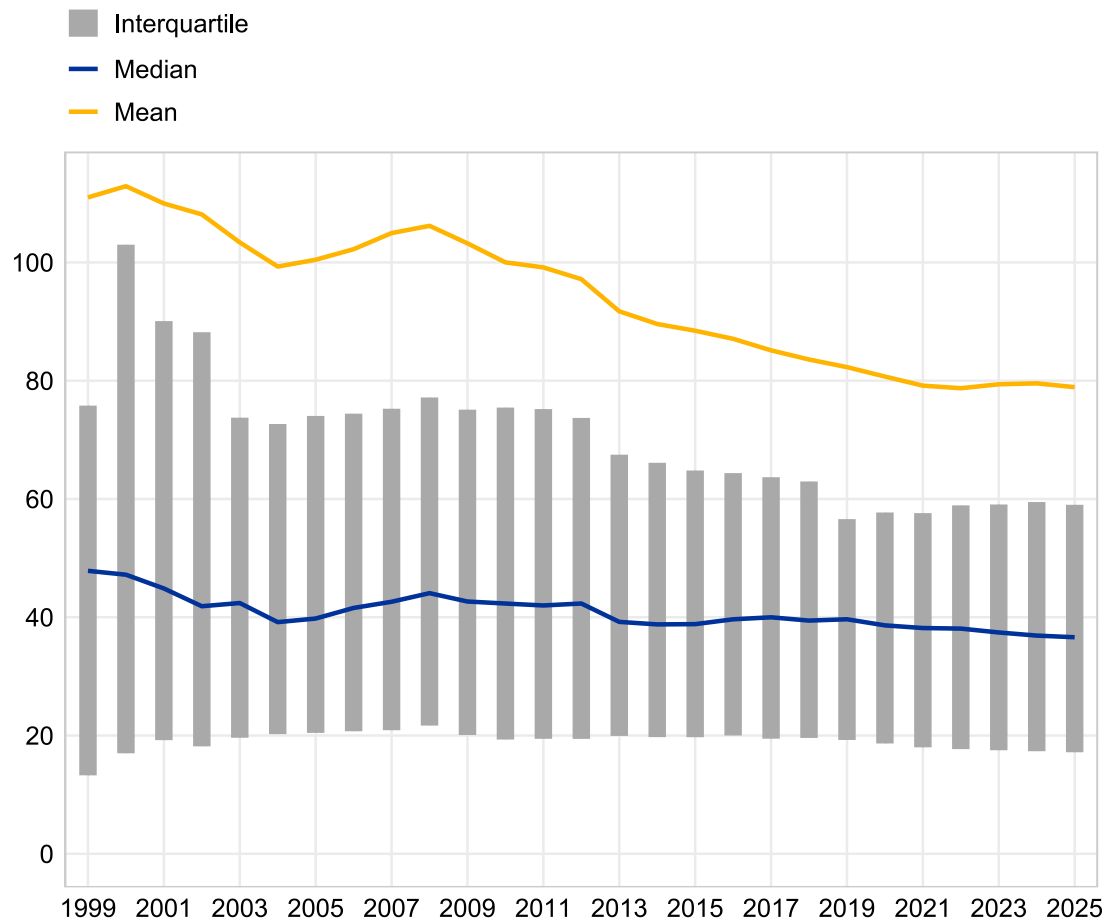
The data also indicate that the degree of banking sector concentration (measured by the share of assets held by the five largest credit institutions) continues to vary considerably between EU Member States (Chart 2). At national level the share of total assets of the five largest credit institutions ranged from 34.37% to 95.2%, while the EU average was 69.33% at the end of 2025.

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](#)

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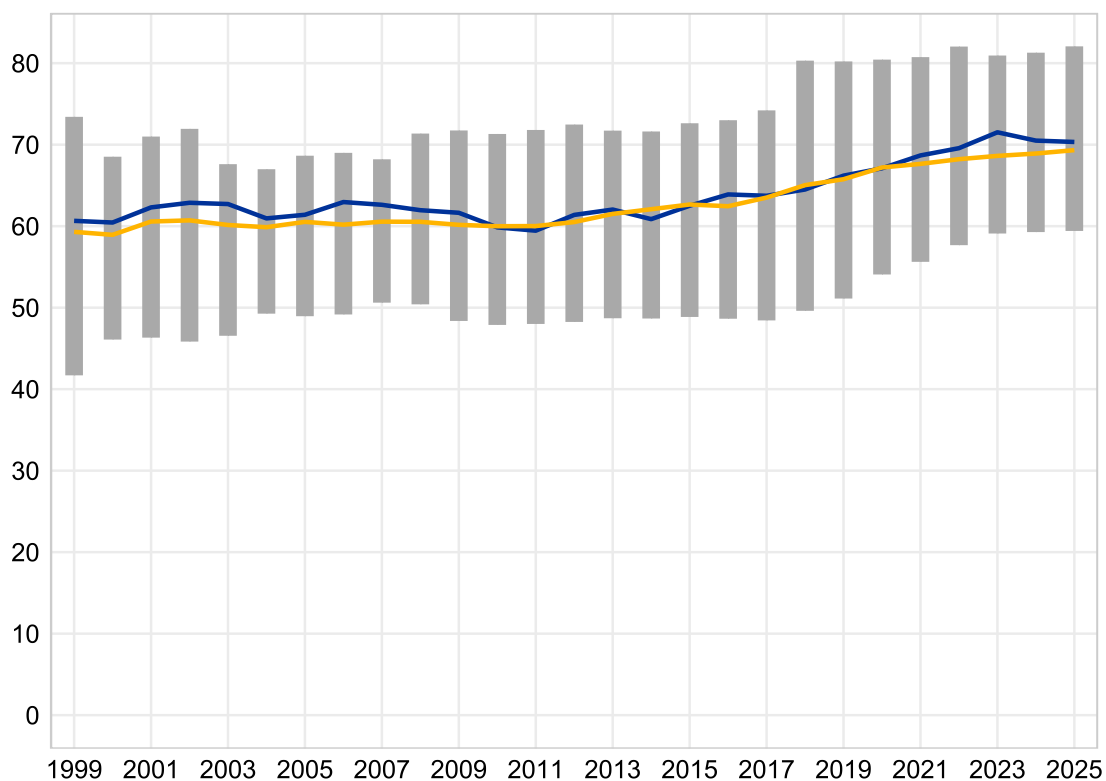
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Chart 2

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

(percentages)

■ Interquartile
 — Median
 — Mean



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](#)

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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](#).

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