

**“ ITALIA - EUROPA  
UN NUOVO MODELLO DI BANCA  
PER IL RILANCIO DEL SETTORE.  
ANALISI E PROPOSTE ”**



A cura di

**Ufficio Relazioni Internazionali FABI**

Elaborazione dati

**Centro Studi Pietro Desiderato**

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE (%)
2003	348	-	-
2004	346	-2	-0,57%
2005	348	2	0,58%
2006	352	4	1,15%
2007	357	5	1,42%
2008	362	5	1,40%
2009	352	-10	-2,76%
2010	337	-15	-4,26%
2011	335	-2	-0,59%
2012	314	-21	-6,27%
<b>2003-2012</b>	<b>-</b>	<b>-34</b>	<b>-9,77%</b>

As defined by ECB, "Credit Institutions shall mean (a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directives 2005/60/EC and 2006/48/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions".

## SPAIN

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE (%)
2003	39.750	-	-
2004	40.603	853	2,15%
2005	41.979	1.376	3,39%
2006	43.691	1.712	4,08%
2007	45.500	1.809	4,14%
2008	46.065	565	1,24%
2009	44.431	-1.634	-3,55%
2010	43.164	-1.267	-2,85%
2011	40.103	-3.061	-7,09%
2012	38.142	-1.961	-4,89%
<b>2003-2012</b>	-	<b>-1.608</b>	<b>-4,05%</b>

# SPAIN

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE (%)
2003	243.462	-	-
2004	246.236	2.774	1,14%
2005	252.831	6.595	2,68%
2006	261.890	9.059	3,58%
2007	275.506	13.616	5,20%
2008	276.497	991	0,36%
2009	267.383	-9.114	-3,30%
2010	261.389	-5.994	-2,24%
2011	245.956	-15.433	-5,90%
2012	234.292	-11.664	-4,74%
<b>2003-2012</b>	-	<b>-9.170</b>	<b>-3,77%</b>

**SPAIN**



# OPENING HOURS

# AVERAGE NUMBER OF EMPLOYEES PER BRANCH

# ALTERNATIVE DISTRIBUTION CHANNELS

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## OPENING HOURS \*

## MONDAY - FRIDAY

BANKS AND CREDIT UNIONS

8.30 a.m. - 2.30 p.m.

SAVINGS BANKS

8.15 a.m. - 2.15 p.m.

(FROM MAY TO SEPTEMBER, EXCEPT ON THURSDAY,  
BANKS ARE OPEN EVEN IN THE AFTERNOON)

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AVERAGE NUMBER OF EMPLOYEES PER BANK

4-6

ALTERNATIVE DISTRIBUTION CHANNELS

INTERNET BANKING (70% OF THE CUSTOMERS STILL  
CONTINUE TO PREFER TRADITIONAL CHANNELS)

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\* SOME BANKS PROVIDE AN OPENING AFTERNOON (EXCEPT AUGUST). MOST BANKS IN THE SHOPPING CENTERS ARE OPEN ON SATURDAY.

# SPAIN

# AVERAGE GROSS SALARIES



## AVERAGE GROSS SALARIES

<b>INCOMING EMPLOYEE</b>	<b>19.000 € ca.</b>
<b>CLERK (10 YEARS SENIORITY)</b>	<b>22.000 € - 25.000 €</b>
<b>MIDDLE MANAGER (15 YEARS SENIORITY)</b>	<b>30.000 € - 35.000 €</b>
<b>BRANCH MANAGER</b>	<b>45.000 € - 55.000 €</b>
<b>MANAGER</b>	<b>50.000 € - 70.000 €</b>
<b>EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)</b>	<b>n.a.</b>

# SPAIN

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
GREECE	7,08%	12,10%	17,81%	21,86%
ITALY	8,37%	9,47%	10,99%	11,68%
PORTUGAL	3,75%	5,33%	7,04%	7,57%
SPAIN	4,13%	5,23%	6,40%	6,69%
BELGIUM	3,94%	4,18%	5,05%	4,98%
AUSTRIA	3,89%	4,05%	4,29%	4,60%
FRANCE	4,50%	4,63%	4,49%	4,52%
DENMARK	3,13%	3,02%	3,87%	3,98%
NETHERLANDS	2,32%	2,42%	2,65%	2,55%
GERMANY	2,39%	1,61%	1,73%	1,86%
UNITED KINGDOM	2,14%	2,17%	2,05%	1,86%
SWEDEN	-	0,89%	0,89%	0,78%

## SPAIN

# ROE (RETURN ON EQUITY) COST INCOME RATIO



ROE (RETURN ON EQUITY)	
2010	8.04%
2011	-0,48%
2012	-24,71%
2013 (H1)	8,02%

COST INCOME RATIO	
2010	47,92%
2011	51,46%
2012	50,37%
2013 (H1)	50,07%

**SPAIN**



# GOVERNMENT INTERVENTIONS IN THE BANKING SECTOR



2007-2012	BILLIONS (€)
GREAT BRITAIN	114,5
SWITZERLAND	47,9
GERMANY	46,9
IRELAND	31,5
NETHERLANDS	30,01
FRANCE	25,3
<b>SPAIN</b>	<b>23,5</b>
BELGIUM	20,94
GREECE	20,3
AUSTRIA	8,85
DENMARK	7,6
ITALY	4,1
PORTUGAL	4
LUXEMBOURG	2,8
ICELAND	0,8
<b>TOTAL</b>	<b>389</b>

## SPAIN

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE (%)
2003	939	-	-
2004	897	-42	-4,47%
2005	854	-43	-4,79%
2006	829	-25	-2,93%
2007	808	-21	-2,53%
2008	728	-80	-9,90%
2009	712	-16	-2,20%
2010	686	-26	-3,65%
2011	660	-26	-3,79%
2012	639	-21	-3,18%
2003-2012	-	-300	-31,95%

As defined by ECB, "Credit Institutions shall mean (a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directives 2005/60/EC and 2006/48/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions".

## FRANCE

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE (%)
2003	25.439	-	-
2004	26.157	718	2,82%
2005	26.686	529	2,02%
2006 *	39.492	12.806	47,99%
2007	39.175	-317	-0,80%
2008	39.467	292	0,75%
2009	38.311	-1.156	-2,93%
2010	38.784	473	1,23%
2011	38.433	-351	-0,91%
2012	38.359	-74	-0,19%
2003-2012	-	12.920	50,79%

\* Banque Postale was established on 1 January 2006

# FRANCE

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE (%)
2003	380.390	-	-
2004	379.517	-873	-0,23%
2005	387.118	7.601	2,00%
2006 *	411.172	24.054	6,21%
2007	424.732	13.560	3,30%
2008	424.536	-196	-0,05%
2009	416.772	-7.764	-1,83%
2010	418.626	1.854	0,44%
2011	421.844	3.218	0,77%
2012	416.412	-5.432	-1,29%
2003-2012	-	36.022	9,47%

\* Banque Postale was established on 1 January 2006

# FRANCE



**OPENING HOURS**

**WEEKLY WORKING HOURS**

**AVERAGE NUMBER OF EMPLOYEES PER BRANCH**

**ALTERNATIVE DISTRIBUTION CHANNELS**

	<b>MONDAY- FRIDAY</b>
<b>OPENING HOURS</b>	<b>8.30 a.m. - 12.30 p.m./2.30 p.m. - 5.30 p.m.</b> <b>(SOME BRANCHES ARE CLOSED ON MONDAY BUT ARE OPEN ON SATURDAY MORNING)</b>
<b>WEEKLY WORKING HOURS</b>	<b>35</b>
<b>AVERAGE NUMBER OF EMPLOYEES PER BRANCH</b>	<b>5</b>
<b>ALTERNATIVE DISTRIBUTION CHANNELS</b>	<b>INTERNET BANKING</b> <b>PHONE BANKING</b>

**FRANCE**

# AVERAGE GROSS SALARIES



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## AVERAGE GROSS SALARIES

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<b>INCOMING EMPLOYEE</b>	<b>26.000 € ca.</b>
<b>CLERK (10 YEARS SENIORITY)</b>	<b>30.000 € ca.</b>
<b>MIDDLE MANAGER (15 YEARS SENIORITY)</b>	<b>53.000 € ca.</b>
<b>BRANCH MANAGER</b>	<b>45.000 € ca.</b>
<b>MANAGER</b>	<b>64.000 € ca.</b>
<b>EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)</b>	<b>n.a.</b>

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# FRANCE

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
GREECE	7,08%	12,10%	17,81%	21,86%
ITALY	8,37%	9,47%	10,99%	11,68%
PORTUGAL	3,75%	5,33%	7,04%	7,57%
SPAIN	4,13%	5,23%	6,40%	6,69%
BELGIUM	3,94%	4,18%	5,05%	4,98%
AUSTRIA	3,89%	4,05%	4,29%	4,60%
FRANCE	4,50%	4,63%	4,49%	4,52%
DENMARK	3,13%	3,02%	3,87%	3,98%
NETHERLANDS	2,32%	2,42%	2,65%	2,55%
GERMANY	2,39%	1,61%	1,73%	1,86%
UNITED KINGDOM	2,14%	2,17%	2,05%	1,86%
SWEDEN	-	0,89%	0,89%	0,78%

## FRANCE

# ROE (RETURN ON EQUITY)

## COST INCOME RATIO



ROE (RETURN ON EQUITY)	
2010	8,35%
2011	5,59%
2012	3,42%
2013 (H1)	6,85%

COST INCOME RATIO	
2010	64,67%
2011	66,25%
2012	70,44%
2013 (H1)	67,68%

# FRANCE



# GOVERNMENT INTERVENTIONS IN THE BANKING SECTOR



2007-2012	BILLIONS (€)
GREAT BRITAIN	114,5
SWITZERLAND	47,9
GERMANY	46,9
IRELAND	31,5
NETHERLANDS	30,01
FRANCE	25,3
SPAIN	23,5
BELGIUM	20,94
GREECE	20,3
AUSTRIA	8,85
DENMARK	7,6
ITALY	4,1
PORTUGAL	4
LUXEMBOURG	2,8
ICELAND	0,8
<b>TOTAL</b>	<b>389</b>

## FRANCE

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE (%)
2003	200	-	-
2004	197	-3	-1,50%
2005	186	-11	-5,58%
2006	178	-8	-4,30%
2007	175	-3	-1,69%
2008	175	-	-
2009	166	-9	-5,14%
2010	160	-6	-3,61%
2011	155	-5	-3,13%
2012	152	-3	-1,94%
<b>2003-2012</b>	-	<b>-48</b>	<b>-24,00%</b>

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## PORTUGAL

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE (%)
2003	5.397	-	-
2004	5.371	-26	-0,48%
2005	5.422	51	0,95%
2006	5.618	196	3,61%
2007	6.055	437	7,78%
2008	6.417	362	5,98%
2009	6.532	115	1,79%
2010	6.587	55	0,84%
2011	6.501	-86	-1,31%
2012	6.258	-243	-3,74%
2003-2012	-	861	15,95%

# PORTUGAL

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE (%)
2003	54.350	-	-
2004	53.230	-1.120	-2,06%
2005	54.035	805	1,51%
2006 *	58.213	4.178	7,73%
2007	60.979	2.766	4,75%
2008	62.377	1.398	2,29%
2009	61.593	-784	-1,26%
2010	61.504	-89	-0,14%
2011	59.911	-1.593	-2,59%
2012	57.346	-2.565	-4,28%
<b>2003-2012</b>	-	<b>2.996</b>	<b>5,51%</b>

\* The increase was mainly due to the incorporation of backoffice operations (and staff) previously organized through jointly controlled entities into two of the main Portuguese banks.

**OPENING HOURS**

**WEEKLY WORKING HOURS**

**ALTERNATIVE DISTRIBUTION CHANNELS**



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**OPENING HOURS**

**MONDAY - FRIDAY**

**8.30 a.m. - 3.00 p.m.**

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**WEEKLY WORKING HOURS**

**35**

**ALTERNATIVE DISTRIBUTION CHANNELS**

**INTERNET BANKING (15%)**

**PHONE BANKING AND OTHERS (5%)**

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**PORTUGAL**

# AVERAGE GROSS SALARIES



## AVERAGE GROSS SALARIES

<b>INCOMING EMPLOYEE</b>	<b>9.000 € ca.</b>
<b>CLERK (10 YEARS SENIORITY)</b>	<b>14.000 € ca.</b>
<b>MIDDLE MANAGER (15 YEARS SENIORITY)</b>	<b>16.000 € ca.</b>
<b>BRANCH MANAGER</b>	<b>17.000 € ca.</b>
<b>MANAGER</b>	<b>21.000 € ca.</b>
<b>EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)</b>	<b>n.a.</b>

# PORTUGAL

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
GREECE	7,08%	12,10%	17,81%	21,86%
ITALY	8,37%	9,47%	10,99%	11,68%
PORTUGAL	3,75%	5,33%	7,04%	7,57%
SPAIN	4,13%	5,23%	6,40%	6,69%
BELGIUM	3,94%	4,18%	5,05%	4,98%
AUSTRIA	3,89%	4,05%	4,29%	4,60%
FRANCE	4,50%	4,63%	4,49%	4,52%
DENMARK	3,13%	3,02%	3,87%	3,98%
NETHERLANDS	2,32%	2,42%	2,65%	2,55%
GERMANY	2,39%	1,61%	1,73%	1,86%
UNITED KINGDOM	2,14%	2,17%	2,05%	1,86%
SWEDEN	-	0,89%	0,89%	0,78%

## PORTUGAL

# ROE (RETURN ON EQUITY) COST INCOME RATIO



ROE (RETURN ON EQUITY)	
2010	6,70%
2011	-4,09%
2012	-3,96%
2013 (H1)	-7,38%

COST INCOME RATIO	
2010	57,55%
2011	61,46%
2012	58,59%
2013 (H1)	67,25%

# PORTUGAL



# GOVERNMENT INTERVENTIONS IN THE BANKING SECTOR



2007-2012	BILLIONS (€)
GREAT BRITAIN	114,5
SWITZERLAND	47,9
GERMANY	46,9
IRELAND	31,5
NETHERLANDS	30,01
FRANCE	25,3
SPAIN	23,5
BELGIUM	20,94
GREECE	20,3
AUSTRIA	8,85
DENMARK	7,6
ITALY	4,1
PORTUGAL	4
LUXEMBOURG	2,8
ICELAND	0,8
TOTAL	389

## PORTUGAL

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE(%)
2003	2.225	-	-
2004	2.148	-77	-3,46%
2005	2.089	-59	-2,75%
2006	2.050	-39	-1,87%
2007	2.026	-24	-1,17%
2008	1.989	-37	-1,83%
2009	1.948	-41	-2,06%
2010	1.929	-19	-0,98%
2011	1.898	-31	-1,61%
2012	1.869	-29	-1,53%
2003-2012	-	-356	-16,00%

As defined by ECB, "Credit Institutions shall mean (a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directives 2005/60/EC and 2006/48/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions".

## GERMANY

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE(%)
2003	47.244	-	-
2004	45.331	-1.913	-4,05%
2005	44.044	-1.287	-2,84%
2006	40.282	-3.762	-8,54%
2007	39.777	-505	-1,25%
2008	39.531	-246	-0,62%
2009	38.851	-680	-1,72%
2010	39.494	643	1,66%
2011	37.853	-1.641	-4,16%
2012	36.239	-1.614	-4,26%
2003-2012	-	-11.005	-23,29%

# GERMANY

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE(%)
2003	725.550	-	-
2004	712.300	-13.250	-1,83%
2005	705.000	-7.300	-1,02%
2006	692.500	-12.500	-1,77%
2007	691.300	-1.200	-0,17%
2008	685.550	-5.750	-0,83%
2009	673.500	-12.050	-1,76%
2010	667.900	-5.600	-0,83%
2011	663.800	-4.100	-0,61%
2012	659.100	-4.700	-0,71%
2003-2012	-	-66.450	-9,16%

# GERMANY



**OPENING HOURS**

**WEEKLY WORKING HOURS**

**AVERAGE NUMBER OF EMPLOYEES PER BRANCH**

**ALTERNATIVE DISTRIBUTION CHANNELS**

<b>OPENING HOURS</b>	<b>MONDAY - FRIDAY *</b> 9.00 a.m. - 1.00 p.m. ; 2.00 p.m. - 4.00 p.m. (on Thursday until 6.00 p.m.) <b>* <u>POST OFFICE BANK</u></b> <b>MONDAY-FRIDAY: 8.00 a.m. - 6.00 p.m.</b> <b>SATURDAY: 8.00 a.m. - 2.00 p.m.</b>
<b>WEEKLY WORKING HOURS</b>	<b>38-39</b>
<b>AVERAGE NUMBER OF EMPLOYEES PER BRANCH</b>	<b>6</b>
<b>ALTERNATIVE DISTRIBUTION CHANNELS</b>	<b>INTERNET BANKING</b>
	<b>PHONE BANKING</b>

**GERMANY**

# AVERAGE GROSS SALARIES



AVERAGE GROSS SALARIES	
INCOMING EMPLOYEE	30.000 € - 38.000 € (e.g. clerk)
CLERK (10 YEARS SENIORITY)	39.000 € - 50.000 € (e.g. consulting services)
MIDDLE MANAGER (15 YEARS SENIORITY)	70.000 € ca.
BRANCH MANAGER	SMALL-SIZED (3 employees): 55.000 € ca. LARGE-SIZED BRANCH (15 employees): over 80.000 €
MANAGER	150.000 €- 250.000 €
EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)	n.a.

# GERMANY

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
GREECE	7,08%	12,10%	17,81%	21,86%
ITALY	8,37%	9,47%	10,99%	11,68%
PORTUGAL	3,75%	5,33%	7,04%	7,57%
SPAIN	4,13%	5,23%	6,40%	6,69%
BELGIUM	3,94%	4,18%	5,05%	4,98%
AUSTRIA	3,89%	4,05%	4,29%	4,60%
FRANCE	4,50%	4,63%	4,49%	4,52%
DENMARK	3,13%	3,02%	3,87%	3,98%
NETHERLANDS	2,32%	2,42%	2,65%	2,55%
GERMANY	2,39%	1,61%	1,73%	1,86%
UNITED KINGDOM	2,14%	2,17%	2,05%	1,86%
SWEDEN	-	0,89%	0,89%	0,78%

## GERMANY

# ROE (RETURN ON EQUITY) COST INCOME RATIO



ROE (RETURN ON EQUITY)	
2010	1,88%
2011	2,16%
2012	1,10%
2013 (H1)	5,61%

COST INCOME RATIO	
2010	66,67%
2011	70,49%
2012	73,89%
2013 (H1)	70,93%

# GERMANY



# GOVERNMENT INTERVENTIONS IN THE BANKING SECTOR



2007-2012	BILLIONS (€)
GREAT BRITAIN	114,5
SWITZERLAND	47,9
GERMANY	46,9
IRELAND	31,5
NETHERLANDS	30,01
FRANCE	25,3
SPAIN	23,5
BELGIUM	20,94
GREECE	20,3
AUSTRIA	8,85
DENMARK	7,6
ITALY	4,1
PORTUGAL	4
LUXEMBOURG	2,8
ICELAND	0,8
TOTAL	389

## GERMANY

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE (%)
2003	426	-	-
2004	413	-13	-3,05%
2005	400	-13	-3,15%
2006	401	1	0,25%
2007	390	-11	-2,74%
2008	396	6	1,54%
2009	389	-7	-1,77%
2010	375	-14	-3,60%
2011	373	-2	-0,53%
2012	373	-	-
2003-2012	-	-53	-12,44%

As defined by ECB, "Credit Institutions shall mean (a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directives 2005/60/EC and 2006/48/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions".

## UNITED KINGDOM

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE (%)
2003	13.646	-	-
2004	13.386	-260	-1,91%
2005	13.136	-250	-1,87%
2006	12.879	-257	-1,96%
2007	12.425	-454	-3,53%
2008	12.270	-155	-1,25%
2009	11.869	-401	-3,27%
2010	11.653	-216	-1,82%
2011	11.713	60	0,51%
2012	11.713 <sup>(e)</sup> *	-	-
2003-2012	-	-1.933	-14,17%

\* Estimated value

# UNITED KINGDOM

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE (%)
2003	487.772	-	-
2004	507.021	19.249	3,95%
2005	534.437	27.416	5,41%
2006	521.423	-13.014	-2,44%
2007	503.235	-18.188	-3,49%
2008	491.262	-11.973	-2,38%
2009	471.129	-20.133	-4,10%
2010	455.594	-15.535	-3,30%
2011	454.087	-1.507	-0,33%
2012	454.487	400	0,09%
2003-2012	-	-33.285	-6,82%

# UNITED KINGDOM

# OPENING HOURS

# WEEKLY WORKING HOURS

# ALTERNATIVE DISTRIBUTION CHANNELS



**OPENING HOURS**

**MONDAY - FRIDAY**

**9.00 a.m. - 5.00 p.m. (CITIES)**

**9.30 a.m. - 3.00 p.m. (RURAL AREAS)**

**WEEKLY WORKING HOURS**

**35-40**

**ALTERNATIVE DISTRIBUTION CHANNELS**

**INTERNET BANKING**

# UNITED KINGDOM

# AVERAGE GROSS SALARIES



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## AVERAGE GROSS SALARIES

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<b>INCOMING EMPLOYEE</b>	<b>18.000 € ca.</b>
<b>CLERK (10 YEARS SENIORITY)</b>	<b>30.000 € ca.</b>
<b>MIDDLE MANAGER (15 YEARS SENIORITY)</b>	<b>36.000 € ca.</b>
<b>BRANCH MANAGER</b>	<b>48.000 € ca.</b>
<b>MANAGER</b>	<b>85.000 € ca.</b>
<b>EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)</b>	<b>158.000 € ca.</b>

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# UNITED KINGDOM

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
GREECE	7,08%	12,10%	17,81%	21,86%
ITALY	8,37%	9,47%	10,99%	11,68%
PORTUGAL	3,75%	5,33%	7,04%	7,57%
SPAIN	4,13%	5,23%	6,40%	6,69%
BELGIUM	3,94%	4,18%	5,05%	4,98%
AUSTRIA	3,89%	4,05%	4,29%	4,60%
FRANCE	4,50%	4,63%	4,49%	4,52%
DENMARK	3,13%	3,02%	3,87%	3,98%
NETHERLANDS	2,32%	2,42%	2,65%	2,55%
GERMANY	2,39%	1,61%	1,73%	1,86%
UNITED KINGDOM	2,14%	2,17%	2,05%	1,86%
SWEDEN	-	0,89%	0,89%	0,78%

## UNITED KINGDOM

# ROE (RETURN ON EQUITY) COST INCOME RATIO



## ROE (RETURN ON EQUITY)

2010	4,37%
2011	4,24%
2012	1,93%
2013 (H1)	7,03%

## COST INCOME RATIO

2010	60,26%
2011	60,88%
2012	70,09%
2013 (H1)	63,40%

# UNITED KINGDOM



# GOVERNMENT INTERVENTIONS IN THE BANKING SECTOR



2007-2012	BILLIONS (€)
<b>GREAT BRITAIN</b>	114,5
SWITZERLAND	47,90
GERMANY	46,9
IRELAND	31,5
NETHERLANDS	30,01
FRANCE	25,3
SPAIN	23,5
BELGIUM	20,94
GREECE	20,3
AUSTRIA	8,85
DENMARK	7,6
ITALY	4,1
PORTUGAL	4
LUXEMBOURG	2,8
ICELAND	0,8
<b>TOTAL</b>	<b>389</b>

## UNITED KINGDOM

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE (%)
2003	481	-	-
2004	461	-20	-4,16%
2005	401	-60	-13,02%
2006	345	-56	-13,97%
2007	341	-4	-1,16%
2008	302	-39	-11,44%
2009	295	-7	-2,32%
2010	290	-5	-1,69%
2011	287	-3	-1,03%
2012	266	-21	-7,32%
2003-2012	-	-215	-44,70%

As defined by ECB, "Credit Institutions shall mean (a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directives 2005/60/EC and 2006/48/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions".

## NETHERLANDS

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE (%)
2003	3.883	-	-
2004	3.798	-85	-2,19%
2005	3.748	-50	-1,32%
2006	3.456	-292	-7,79%
2007	3.604	148	4,28%
2008	3.421	-183	-5,08%
2009	3.137	-284	-8,30%
2010	2.864	-273	-8,70%
2011	2.653	-211	-7,37%
2012	2.466	-187	-7,05%
2003-2012	-	-1.417	-36,49%

# NETHERLANDS

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE (%)
2003	120.539	-	-
2004	118.032	-2.507	-2,08%
2005	120.165	2.133	1,81%
2006	116.500	-3.665	-3,05%
2007	114.424	-2.076	-1,78%
2008	116.000	1.576	1,38%
2009	110.000	-6.000	-5,17%
2010	108.000	-2.000	-1,82%
2011	105.408	-2.592	-2,40%
2012	103.447	-1.961	-1,86%
2003-2012	-	-17.092	-14,18%

# NETHERLANDS



**OPENING HOURS**

**WEEKLY WORKING HOURS**

**ALTERNATIVE DISTRIBUTION CHANNELS**

<b>OPENING HOURS</b>	<b>MONDAY: 1.00 p.m. - 5.00 p.m. TUESDAY - FRIDAY: 9.00 a.m. - 5.00 p.m. (SOME BRANCHES ARE OPEN ON THURSDAY FROM 7.00 p.m. TO 9.00 p.m.)</b>
<b>WEEKLY WORKING HOURS</b>	<b>36</b>
<b>ALTERNATIVE DISTRIBUTION CHANNELS</b>	<b>OVER 60% OF THE CUSTOMERS USE ALTERNATIVE DISTRIBUTION CHANNELS</b>

**NETHERLANDS**

# AVERAGE GROSS SALARIES



AVERAGE GROSS SALARIES	
INCOMING EMPLOYEE	20.000 € ca. (CALL CENTER)
	24.000 € ca. (JUNIOR)
CLERK (10 YEARS SENIORITY)	26.000 € ca.
MIDDLE MANAGER (15 YEARS SENIORITY)	41.000 € ca.
BRANCH MANAGER	38.000 € - 53.000 € (AT LEAST 12 YEARS SENIORITY)
MANAGER	80.000 € - 114.000 € (DEPENDING ON THE YEARS OF SENIORITY)
EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)	OVER 600.000 € *

\* SIGNIFICANT DIFEFERENCES EXIST BETWEEN PRIVATE AND PUBLIC BANKS

# NETHERLANDS

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
<b>GREECE</b>	7,08%	12,10%	17,81%	21,86%
<b>ITALY</b>	8,37%	9,47%	10,99%	11,68%
<b>PORTUGAL</b>	3,75%	5,33%	7,04%	7,57%
<b>SPAIN</b>	4,13%	5,23%	6,40%	6,69%
<b>BELGIUM</b>	3,94%	4,18%	5,05%	4,98%
<b>AUSTRIA</b>	3,89%	4,05%	4,29%	4,60%
<b>FRANCE</b>	4,50%	4,63%	4,49%	4,52%
<b>DENMARK</b>	3,13%	3,02%	3,87%	3,98%
<b>NETHERLANDS</b>	2,32%	2,42%	2,65%	2,55%
<b>GERMANY</b>	2,39%	1,61%	1,73%	1,86%
<b>UNITED KINGDOM</b>	2,14%	2,17%	2,05%	1,86%
<b>SWEDEN</b>	-	0,89%	0,89%	0,78%

## NETHERLANDS

# ROE (RETURN ON EQUITY)

## COST INCOME RATIO



ROE (RETURN ON EQUITY)	
2010	7,54%
2011	6,16%
2012	3,93%
2013 (H1)	5,34%

COST INCOME RATIO	
2010	63,46%
2011	60,54%
2012	65,79%
2013 (H1)	63,29%

**NETHERLANDS**



# GOVERNMENT INTERVENTIONS IN THE BANKING SECTOR



2007-2012	BILLIONS (€)
GREAT BRITAIN	114,5
SWITZERLAND	47,9
GERMANY	46,9
IRELAND	31,5
NETHERLANDS	30,01
FRANCE	25,3
SPAIN	23,5
BELGIUM	20,94
GREECE	20,3
AUSTRIA	8,85
DENMARK	7,6
ITALY	4,1
PORTUGAL	4
LUXEMBOURG	2,8
ICELAND	0,8
TOTAL	389

## NETHERLANDS

# NUMBER OF CREDIT INSTITUTIONS



	NUMBER OF CREDIT INSTITUTIONS	DIFFERENCE (-)	DIFFERENCE (%)
2003	222	-	-
2004	212	-10	-4,50%
2005	200	-12	-5,66%
2006	204	4	2,00%
2007	201	-3	-1,47%
2008	182	-19	-9,45%
2009	180	-2	-1,10%
2010	173	-7	-3,89%
2011	175	2	1,16%
2012	176	1	0,57%
2003-2012	-	-46	-20,72%

As defined by ECB, "Credit Institutions shall mean (a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directives 2005/60/EC and 2006/48/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions".

## SWEDEN

# NUMBER OF BRANCHES



	NUMBER OF BRANCHES	DIFFERENCE (-)	DIFFERENCE (%)
2003	2.069	-	-
2004	2.018	-51	-2,46%
2005	2.003	-15	-0,74%
2006	2.004	1	0,05%
2007	1.988	-16	-0,80%
2008	2.025	37	1,86%
2009	1.950	-75	-3,70%
2010	1.937	-13	-0,67%
2011	1.857	-80	-4,13%
2012	1.878	21	1,13%
<b>2003-2012</b>	-	<b>-191</b>	<b>-9,23%</b>

# SWEDEN

# NUMBER OF EMPLOYEES



	NUMBER OF EMPLOYEES	DIFFERENCE (-)	DIFFERENCE (%)
2003	44.389	-	-
2004	44.242	-147	-0,33%
2005	44.943	701	1,58%
2006	47.069	2.126	4,73%
2007	48.457	1.388	2,95%
2008	50.115	1.658	3,42%
2009	49.256	-859	-1,71%
2010	49.799	543	1,10%
2011	49.784	-15	-0,03%
2012	52.186	2.402	4,82%
2003-2012	-	7.797	17,57%

# SWEDEN



# OPENING HOURS

# WEEKLY WORKING HOURS

# ALTERNATIVE DISTRIBUTION CHANNELS

## OPENING HOURS\*

**MONDAY - THURSDAY: 10.00 a.m. - 4.00 p.m.**

**FRIDAY: 10.00 a.m. - 3.00 p.m.**

**or**

**MONDAY - FRIDAY : 10.00 a.m. - 6.00 p.m.**

\*SOME BANKS ARE OPEN EVEN ON SATURDAY

## WEEKLY WORKING HOURS

**34 (MAX 38,5)**

## ALTERNATIVE DISTRIBUTION CHANNELS \*\*

**87% OF THE CUSTOMERS USE INTERNET  
BANKING**

\*\* THE NUMBER OF BRANCHES HAS DECREASED AND OPENING HOURS HAVE BEEN SHORTENED DUE TO THE INCREASING USE OF ALTERNATIVE DISTRIBUTION CHANNELS.

# SWEDEN

# AVERAGE GROSS SALARIES



## AVERAGE GROSS SALARIES

<b>INCOMING EMPLOYEE</b>	<b>33.000 € ca.</b>
<b>CLERK (10 YEARS SENIORITY)</b>	<b>50.000 € ca.</b>
<b>MIDDLE MANAGER (15 YEARS SENIORITY)</b>	<b>85.000 € ca.</b>
<b>BRANCH MANAGER</b>	<b>90.000 € ca.</b>
<b>MANAGER</b>	<b>152.000 € ca.</b>
<b>EXECUTIVE DIRECTOR (MEMBER OF THE BOARD OF DIRECTORS)</b>	<b>139.000 € ca.</b>

# SWEDEN

# DOUBTFUL AND NON-PERFORMING LOANS



	2010	2011	2012	2013 (H1)
GREECE	7,08%	12,10%	17,81%	21,86%
ITALY	8,37%	9,47%	10,99%	11,68%
PORTUGAL	3,75%	5,33%	7,04%	7,57%
SPAIN	4,13%	5,23%	6,40%	6,69%
BELGIUM	3,94%	4,18%	5,05%	4,98%
AUSTRIA	3,89%	4,05%	4,29%	4,60%
FRANCE	4,50%	4,63%	4,49%	4,52%
DENMARK	3,13%	3,02%	3,87%	3,98%
NETHERLANDS	2,32%	2,42%	2,65%	2,55%
GERMANY	2,39%	1,61%	1,73%	1,86%
UNITED KINGDOM	2,14%	2,17%	2,05%	1,86%
SWEDEN	-	0,89%	0,89%	0,78%

## SWEDEN

# ROE (RETURN ON EQUITY) COST INCOME RATIO



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ROE (RETURN ON EQUITY)	
2010	10,18%
2011	10,65%
2012	11,35%
2013 (H1)	11,26%

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COST INCOME RATIO	
2010	57,04%
2011	58,31%
2012	55,63%
2013 (H1)	54,41%

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# SWEDEN