



EUROPEAN CENTRAL BANK

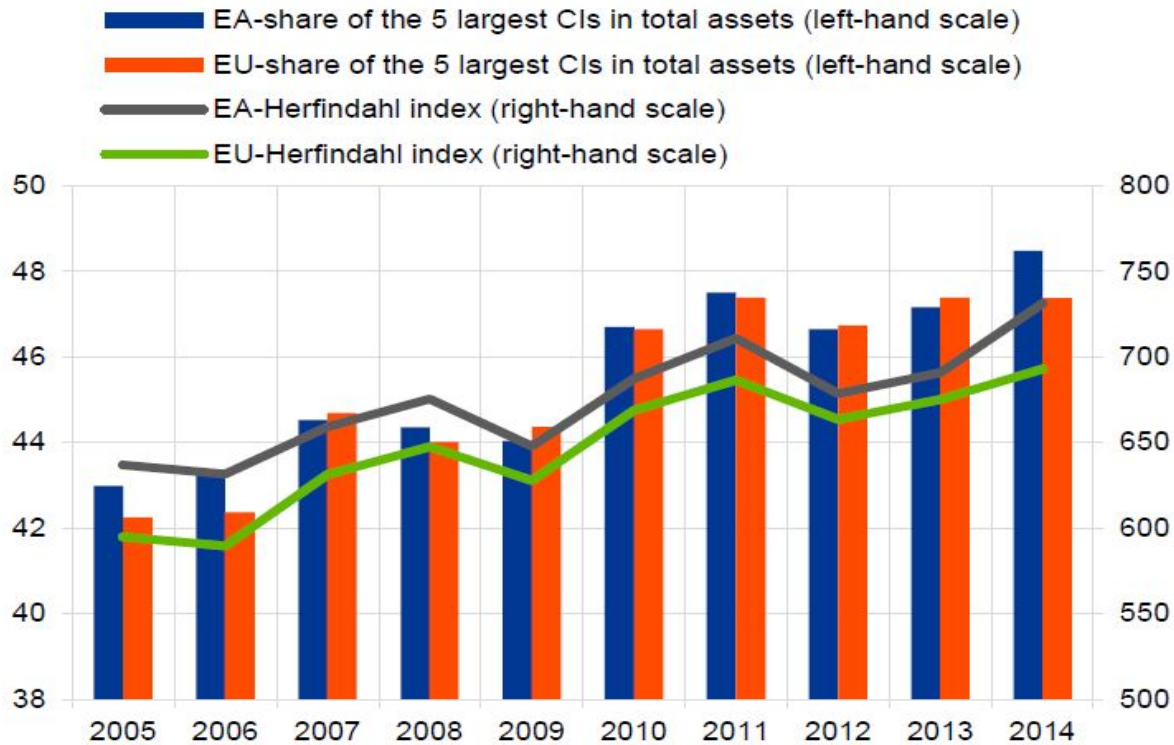
EUROSYSTEM

Bank Competition and Bank Supervision

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Member of the Supervisory
Board

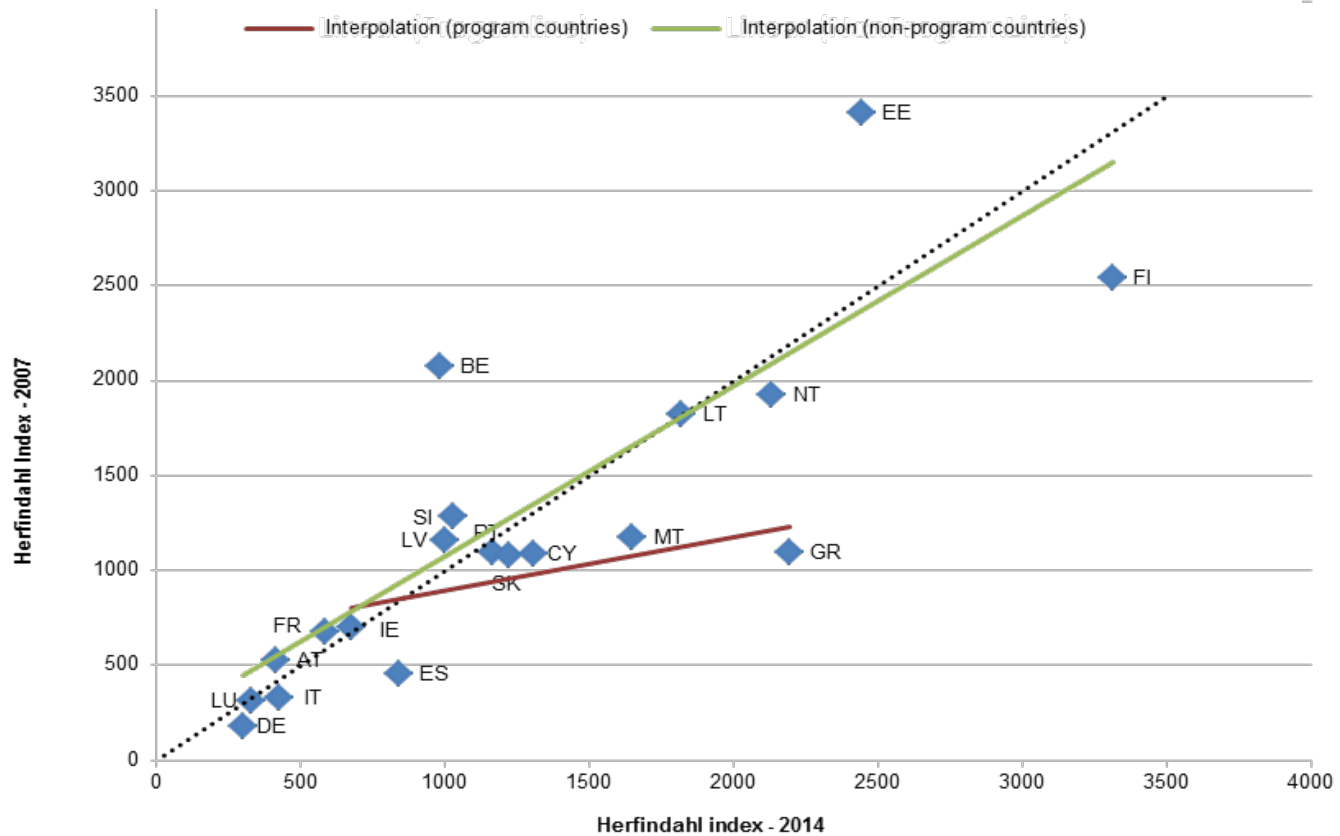
CaixaBank Lecture
Barcelona, 4 July 2016

Chart 1: Market concentration measures for the euro area and the EU



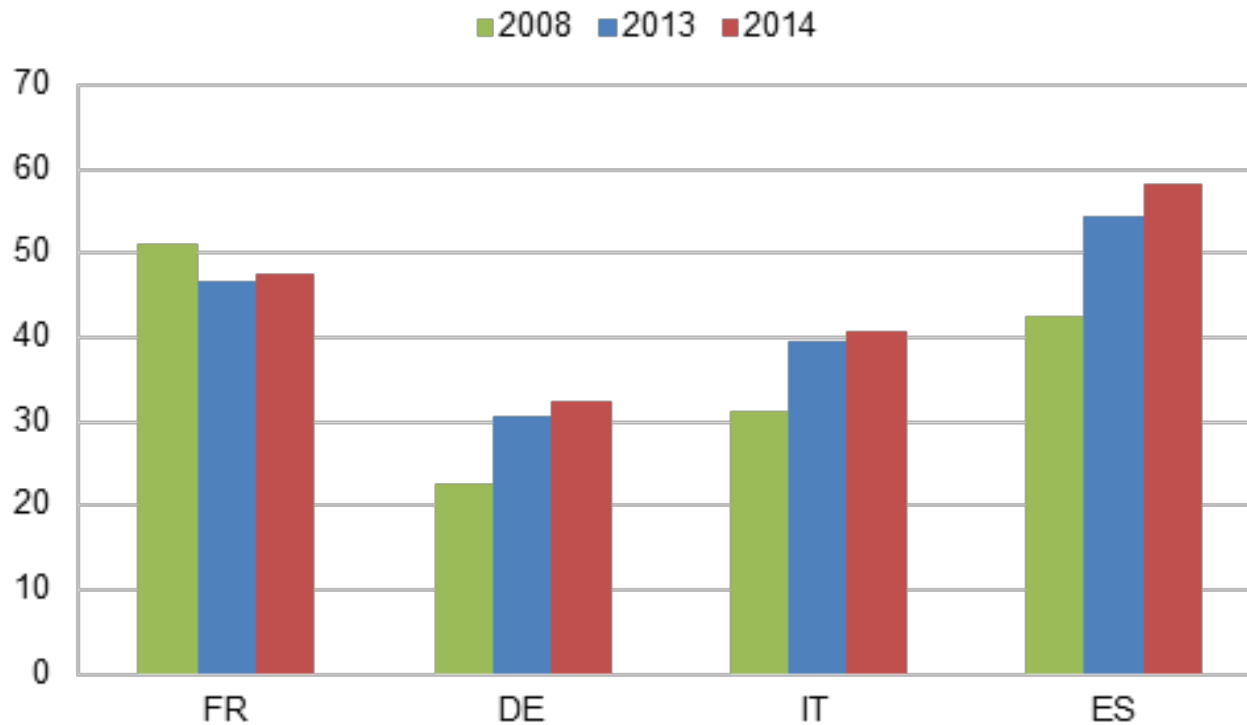
Source: EU structural financial indicators.

Chart 2: Market concentration measures before and after the crisis



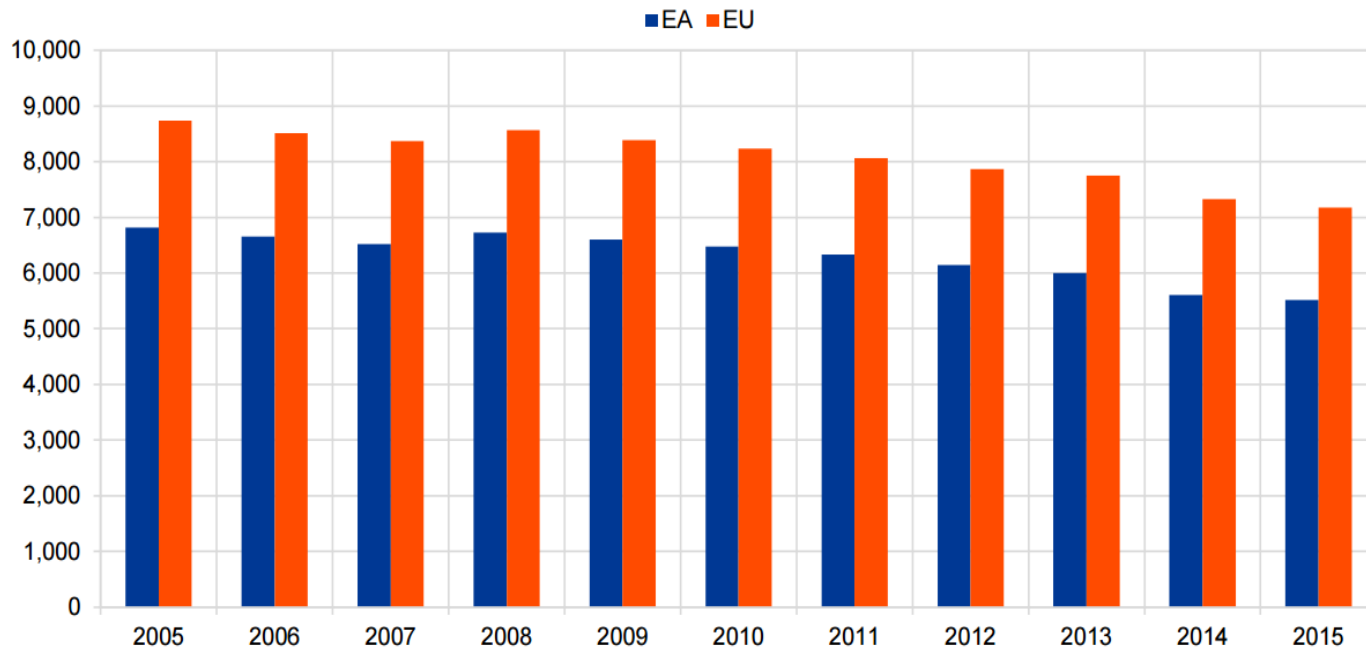
Source: Banking Structural Financial Indicators - ECB

Chart 3: Market share of the five largest credit institutions



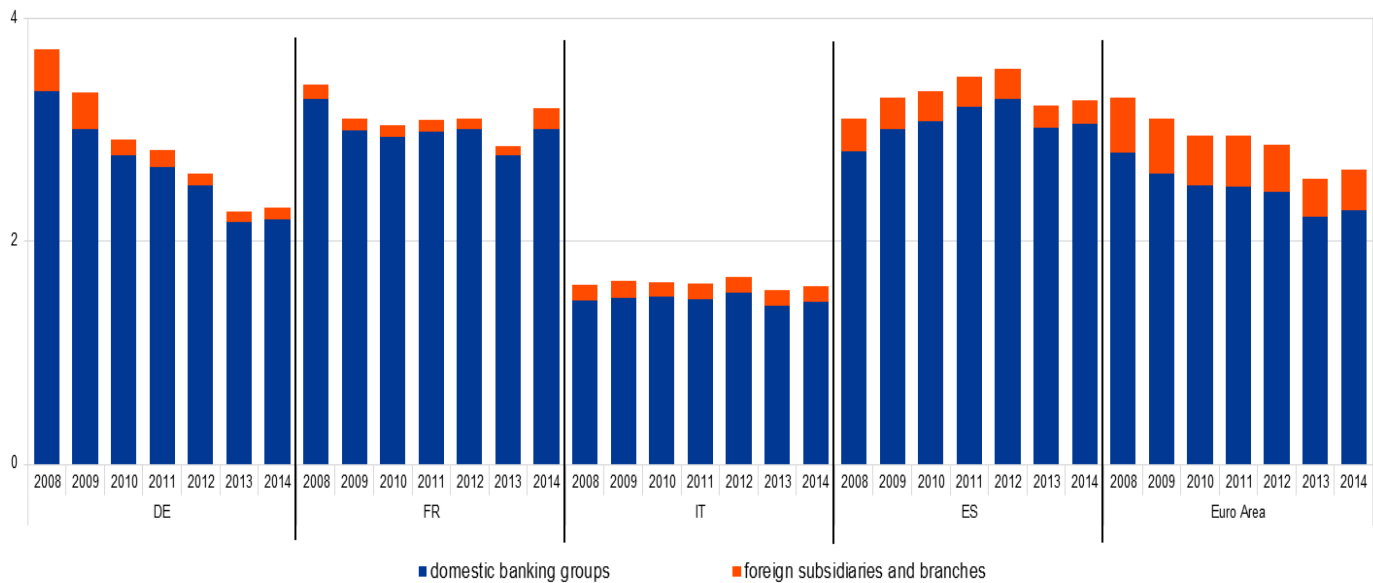
Source: Banking Structural Financial Indicators - ECB

Chart 4: Number of credit institutions in the euro area and the EU



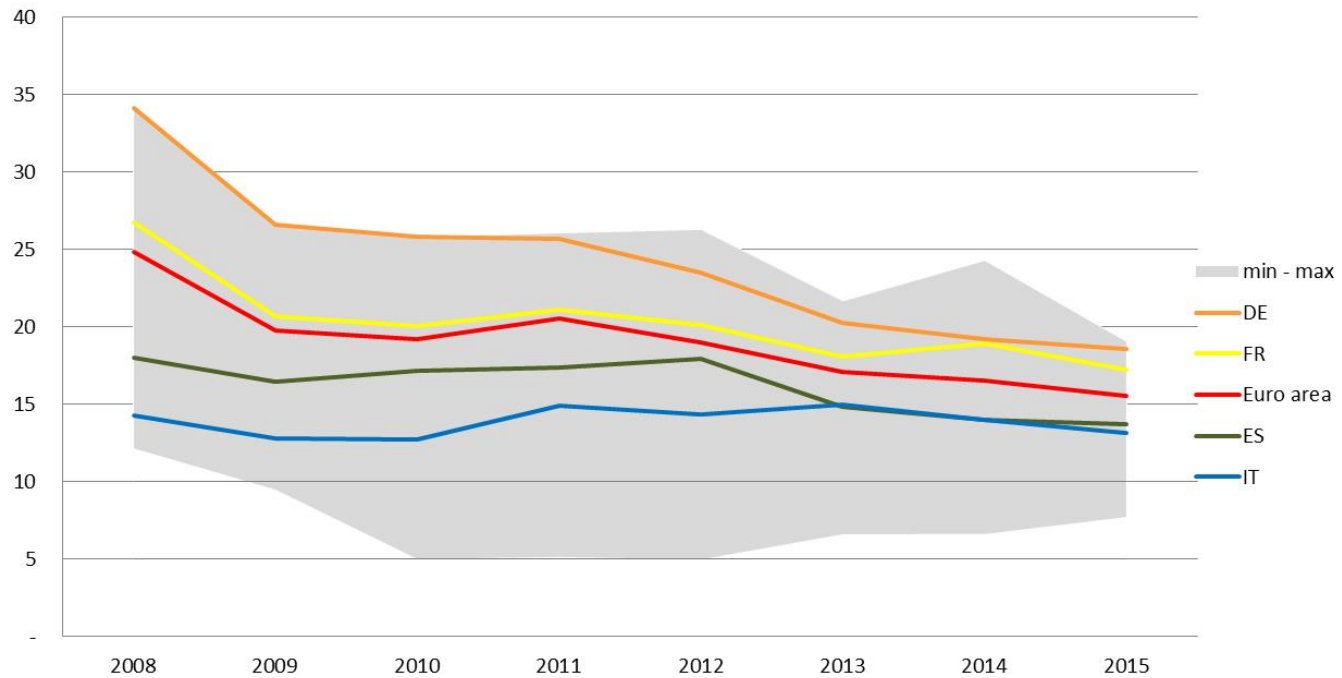
Source: ECB MFI statistics.
Note: Data for 2015 refer to June.

Chart 5: Total assets of domestic banking groups and foreign subsidiaries and branches over GDP



Source: ECB - Consolidated Banking Data

Chart 6: Leverage ratio across major European banking markets

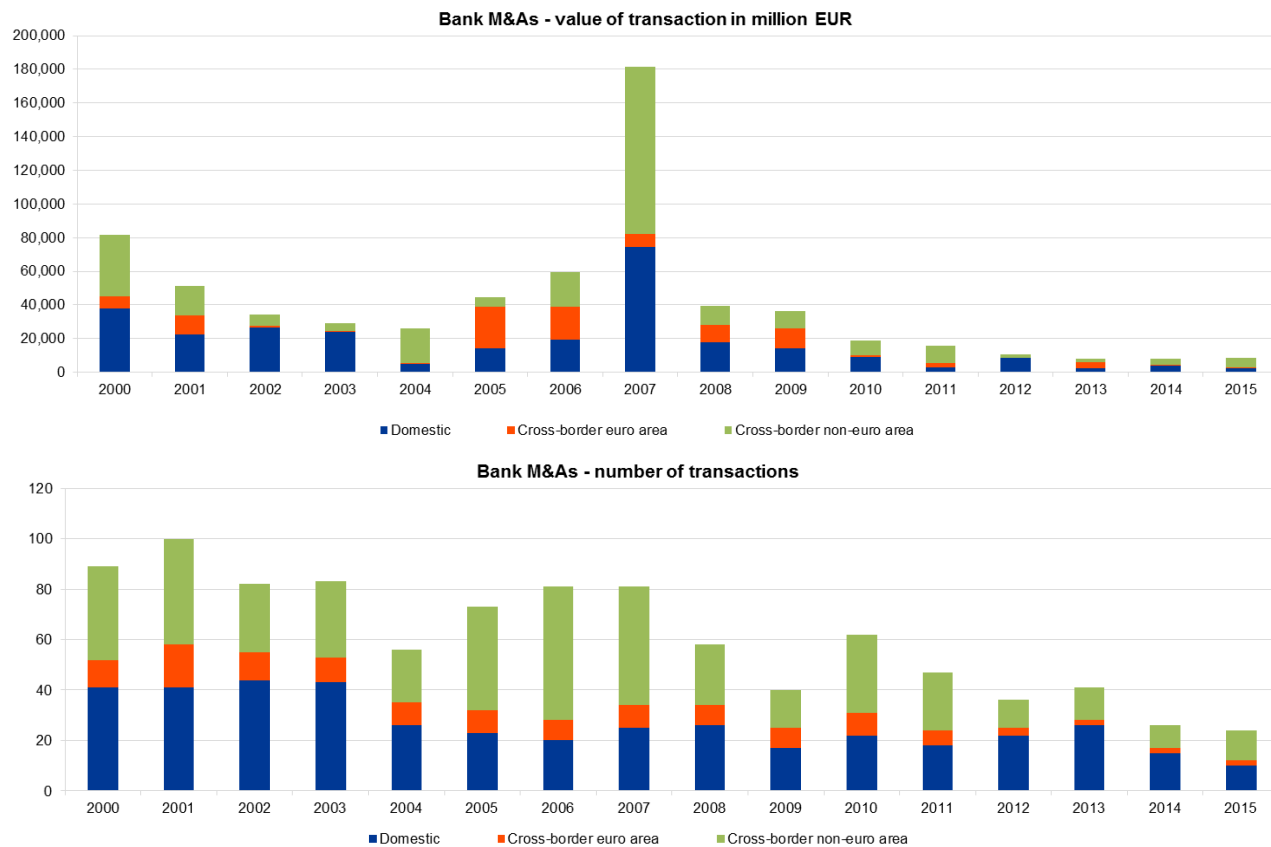


Source: ECB - Consolidated Banking Data

Euro area sample includes domestic banking groups and stand-alone banks, foreign (non-EA) controlled subsidiaries and foreign (non-EA) controlled branches.

Samples for individual countries include domestic banking groups and stand alone banks, foreign (EU and non-EU) controlled subsidiaries and foreign (EU and non-EU) controlled branches.

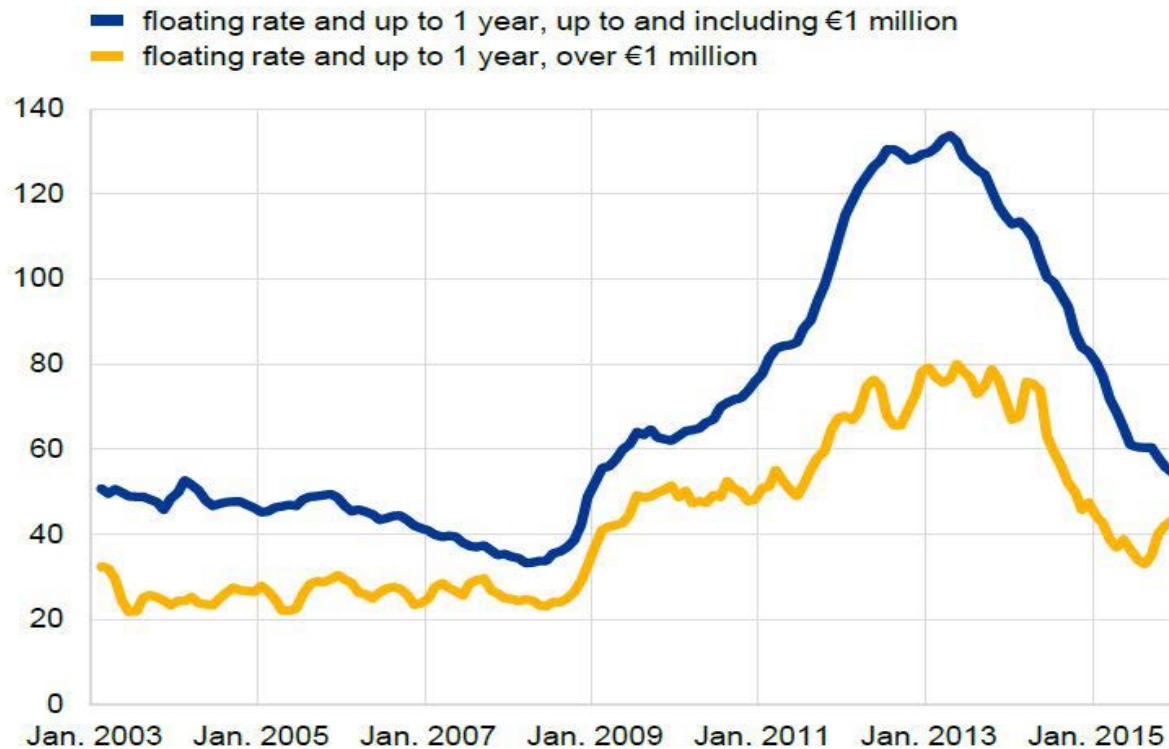
Chart 7: Bank mergers & acquisition



Source: Dealogic M&A.

Chart 8: Cross-country standard deviation of MFI interest rates on new loans to non-financial corporations

(basis points)



Source: ECB.

Table 1

	A. Financial needs to support Financial Sector from 2008 to 2013					B. Impact on EDP Debt	
	1. Total & breakdown per period			2. Breakdown of transactions per kind of need		3. Non-transaction	2. + 3.
	% of GDP	from 2008 to 2010	from 2011 to 2013	2.1. Financial balance Net acquisitions of financial assets (*)	2.2. Non-financial balance Cumulated deficit/surplus (**) (***)	Reclassification and other flows (****)	Impact on EDP Debt up to 2013
BE	3.9	5.1	-1.2	3.7	0.2	0.9	4.8
DE	8.8	10.9	-2.1	7.3	1.4	0.0	8.8
EE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IE	37.3	28.7	8.6	12.1	25.2	-9.6	27.7
GR	24.8	1.1	23.6	12.6	12.1	-1.8	23.0
ES	4.9	2.3	2.6	0.6	4.3	0.4	5.3
FR	0.0	0.0	-0.1	0.1	-0.1	0.1	0.1
IT	0.2	0.3	-0.1	0.3	-0.1	0.1	0.3
CY	10.5	-0.2	10.7	10.4	0.1	0.5	11.0
LV	5.0	5.7	-0.7	1.5	3.6	0.4	5.4
LU	5.7	5.7	0.0	5.8	-0.1	-0.2	5.5
MT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	6.1	8.3	-2.2	5.4	0.7	1.8	8.0
AT	3.1	2.8	0.3	1.2	1.9	2.7	5.8
PT	10.4	3.7	6.8	7.7	2.8	-0.1	10.3
SI	14.2	3.9	10.3	3.3	10.9	0.0	14.2
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FI	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EA	5.1	4.9	0.2	3.4	1.7	0.1	5.2
UK	6.3	6.9	-0.7	4.4	1.9	1.7	8.0

Figures expressed as a % of 2013 GDP
Source: ECB Statistical Paper No 7, April 2015

Table 2: Number of decisions by the EU competition authority								
<i>(in Italics: percent share relative to the sector or the total)</i>								
		2010	2011	2012	2013	2014	2015	2010-15
a	Total	901	887	833	1007	941	741	5310
b	Financial Sector	124	107	124	100	100	84	639
	<i>(percent)</i>	<i>13.8</i>	<i>12.1</i>	<i>14.9</i>	<i>9.9</i>	<i>10.6</i>	<i>11.3</i>	<i>12.0</i>
b1	Cartels/Antitrust	0	2	1	2	3	0	8
b2	Mergers	25	31	28	29	38	41	192
b3	State-Aid	99	74	95	69	59	43	439
c	Non-Financial Sector	777	780	709	907	841	657	4671
	<i>(percent)</i>	<i>86.2</i>	<i>87.9</i>	<i>85.1</i>	<i>90.1</i>	<i>89.4</i>	<i>88.7</i>	<i>88.0</i>
c1	Cartels/Antitrust	14	10	11	10	18	8	71
c2	Mergers	262	304	267	255	289	297	1674
c3	State-Aid	501	466	431	642	534	352	2926
	<i>Percent of State-Aid, fin. sector (b4/b)</i>	<i>79.8</i>	<i>69.2</i>	<i>76.6</i>	<i>69.0</i>	<i>59.0</i>	<i>51.2</i>	<i>68.7</i>
	<i>Percent of State-Aid, non-fin. sector (c4/c)</i>	<i>64.5</i>	<i>59.7</i>	<i>60.8</i>	<i>70.8</i>	<i>63.5</i>	<i>53.6</i>	<i>62.6</i>
Source: European Commission, State Aid case database that includes: "All State aid cases that have been the object of a Commission decision since 1 January 2000, including information on block exemption cases registered by the Commission. It does not include information on on-going cases for which no decision has yet been taken." http://ec.europa.eu/competition/elojade/isef/index.cfm?clear=1&policy_area_id=3								