

Industrial relations

# Representativeness of the European social partner organisations: Banking sector





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## Introduction

The aim of this representativeness study is to identify the relevant national and supranational social partners (that is, the trade unions and employer organisations) in the banking sector, and to show how they relate to the sector's European level organisations representing employees and employers. The report is divided into four chapters: an overview of the economic specificities and the employment trends in the banking sector; an analysis of the social partner organisations in all the 28 EU Member States, an analysis of the relevant European organisations, in particular their membership composition and capacity to negotiate, and a conclusion.

In this section, the objectives of the study are presented along with a brief introduction to the chosen methodology. The context of this study is the European sectoral social dialogue committee for the banking sector, which was established in its current form in 1999, following the re-organisation of the European social dialogue.

### Objectives of the study

Representativeness studies are conducted for three reasons.

- The European Commission aims to confirm the representativeness of the social partner associations consulted under Article 154 of the Treaty on the Functioning of the European Union (TFEU).
- Representativeness is a criterion to be eligible for setting up a European sectoral social dialogue committee, or the participation in one of them.
- Representativeness means also having the capacity to negotiate agreements that can lead to an implementation by Council decision as provided by Article 155 of the TFEU.

Representativeness is defined by the Commission Decision on the establishment of European sectoral social dialogue committees promoting the dialogue between the social partners at European level (98/500/EC) (European Commission, 1998a). It includes the following requirements for an organisation to be recognised as a representative European social partner organisation:

- to relate to specific sectors or categories and be organised at European level
- to consist of organisations that are themselves an integral and recognised part of Member States' social partner structures and have the capacity to negotiate agreements, and are representative of several Member States
- to have adequate structures to ensure its effective participation in the work of the sectoral social dialogue committees

To accomplish the aim of the study, it first identifies the relevant national social partner organisations in the banking sector before analysing the structure of the sector's relevant European organisations, in particular their membership composition. This involves clarifying the unit of analysis at both the national and European level of interest representation. The study includes only organisations whose membership domain is classed as 'sector-related'. In terms of territorial coverage, the study includes the EU28.

## European sectoral social dialogue committee for the sector

European social dialogue in the banking sector started on an informal basis in 1990. In its first years, the theme of mergers and acquisitions and their social consequences was discussed, and in 1995, the social partners embarked on a joint study on the impact of mergers and acquisitions on HR management in selected companies. In respect of subsidiarity and due to diverging views, the social partners did not adopt a joint opinion on this issue. Over the years, the social dialogue became formalised and evolved from only fact finding to combining this with joint conclusions and joint declarations (Holm Mikkelsen, 2005).

The European sectoral social dialogue committee for the banking sector was formally established in 1999 by Euro-FIET (now UNI Europa)<sup>1</sup> on the employee side, and the European Banking Federation (EBF)<sup>2</sup>, the European Savings Banks Group (ESBG) and the European Association of Co-operative Banks (EACB) on the employer side following the reorganisation of the European social dialogue in line with the Commission Decision 98/500/EC of 20 May 1998. Also in 1998, they signed their first common statement, on the European Commission Green Paper 'Partnership for a new organisation at work'. In eight points, this statement tackled issues such as training, equal opportunities and taxation, while it stated that changes in work organisation are best implemented at company level, recognising a role for trade unions (European Commission, 1998b).

The 2002 declaration on lifelong learning was considered a breakthrough in the banking sector as it recommended social partners at all appropriate levels to implement agreements on education and training at the workplace. Subsequently, it was reported that this declaration had served as an important source of inspiration in banking sector collective bargaining in Belgium and Denmark. Another area where European social dialogue managed to impact social dialogue in the Member States was in the integration of the social partners in new Member States following the enlargement process. For this, several conferences and round tables were organised between 1999 and 2003, followed by a twinning project in 2005 to exchange experiences on social dialogue and collective bargaining, and a capacity building project in 2008.

The social partners in the sector have been active in formulating joint texts and activities, which pre-date the official establishment of the European sectoral social dialogue committee. As of 2018, 14 joint texts have been agreed by the EBF's Banking Committee for European Social Affairs (BCESA), ESBG, EACB and UNI Europa since the official start of the European sectoral social dialogue committee in the sector in 1999. These have included – among other things (such as the internal rules of procedure of the European sectoral social dialogue committee for banking) – texts relating to lifelong learning, teleworking, corporate social responsibility (CSR), digitalisation and IT employability in the European banking sector (see Table 37).

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<sup>1</sup> UNI Europa is active in a variety of sectors. The section responsible for the banking sector is often referred to as UNI Europa Finance (and as UNI Finance at the global level). For the purposes of this report, the European level organisation representing trade unions in the European sectoral social dialogue committee is referred to as UNI Europa.

<sup>2</sup> The official representative of the commercial banks in the European sectoral social dialogue committee for banking is the Banking Committee for European Social Affairs (BCESA) which acts in all social affairs and matters of industrial relations on behalf of EBF (see Chapter 3).

## Definitions and methodology

The methodology applied is linked to the criteria identified in European Commission Decision 98/500/EC (European Commission, 1998a): sector-relatedness, membership and organisational capacity. Each of these criteria will be defined in this section, starting with sector-relatedness, i.e. the demarcation of the banking sector.

In agreement with the social partners and the European Commission, the banking sector is described as covering the following NACE<sup>3</sup> codes: 64 (except 64.11), 66.10 and 66.30 (Table 1).

**Table 1: Demarcation of the banking sector by NACE codes 64 (except 64.11), 66.10 and 66.30**

NACE codes	Corresponding economic activity
<b>64</b>	<b>Financial service activities, except insurance and pension funding</b>
<b>64.10</b>	<b>Monetary intermediation</b>
<del>64.11</del>	<del>Central banking</del>
64.19	Other monetary intermediation
<b>64.20</b>	<b>Activities of holding companies</b>
<b>64.30</b>	<b>Trusts, funds and similar financial entities</b>
<b>64.90</b>	<b>Other financial service activities, except insurance and pension funding</b>
64.91	Financial leasing
64.92	Other credit granting
64.99	Other financial service activities, except insurance and pension funding n.e.c.
<b>66</b>	<b>Activities auxiliary to financial services and insurance activities</b>
<b>66.10</b>	<b>Activities auxiliary to financial services, except insurance and pension funding</b>
66.11	Administration of financial markets
66.12	Security and commodity contracts brokerage
66.19	Other activities auxiliary to financial services, except insurance and pension funding
<b>66.30</b>	<b>Fund management activities</b>

Source: NACE (Rev.2).

When the membership domains of trade unions and employer organisations fall within the banking sector as described here, The membership domains of trade unions and employer organisations can exactly fall together with this demarcation of the sector: this type of sector-relatedness is called ‘congruence’ in this report. If the membership domain of an organisation goes beyond the banking sector, it is called an ‘overlapping’ organisation. ‘Sectional’ is an organisation that covers a part of the banking sector and nothing else, whereas ‘sectional overlapping’ is an organisation that covers part of the banking sector and has membership in other sectors.

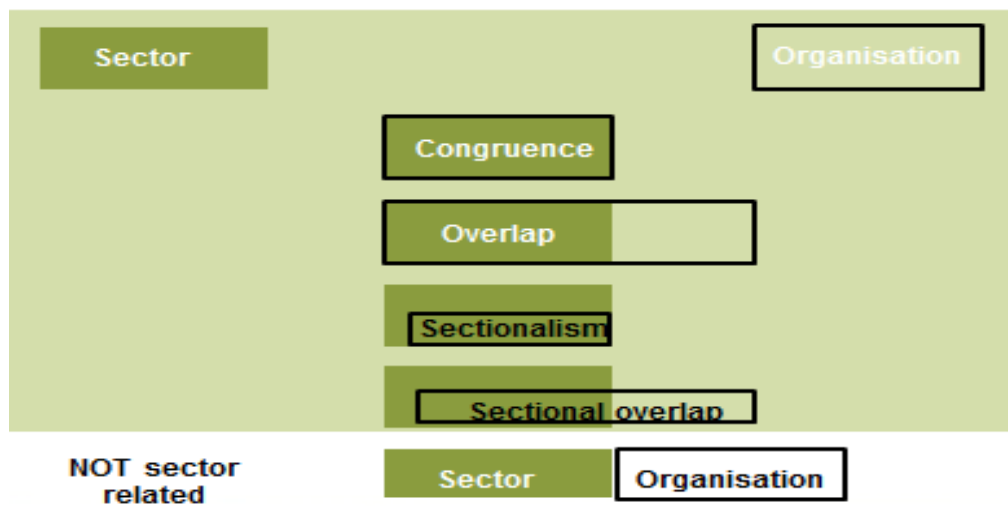
<sup>3</sup> NACE stands for the ‘European statistical classification of economic activities’. Various NACE versions have been developed since 1970 and the version referred to in this report is NACE Rev.2. For the demarcation of a specific sector, reference is made to a number of NACE codes.

Table 2: Membership domain patterns of an organisation

Domain pattern	Domain of organisation within the sector	Domain of organisation outside the sector
	Does the domain of the union/employer organisation embrace all employees/companies in the banking sector?	Does the union/employer organisation also represent employees/companies outside the banking sector?
Congruence	Yes	No
Overlap		Yes
Sectionalism	No	No
Sectional overlap		Yes

Figure 1 presents the four different types of sector-relatedness graphically.

Figure 1: Four different types of sector-relatedness



**Membership** is another important aspect of representativeness and this study looks at two levels. Firstly, the geographical coverage of EU-level organisations (for instance, how many Member States EU-level trade unions/employer organisations have affiliates in) and secondly, the organisational density of the national affiliates. The study also considers whether EU-level players include most, or at least the most significant, national-level players (in relation to their membership strength in the sector and their involvement in collective bargaining), or whether there are major gaps in their membership domain.

Membership of a social partner organisation requires the payment of membership fees on a regular basis; however, some organisations are reluctant to inform third parties about such payments. Taking into account the limits of transparency, this study does not distinguish between different membership statuses, beyond highlighting the differences between associational and company members on the one hand, and direct and indirect members (through lower- or higher-order units) on the other hand.

The organisational capacity of the European social partners is analysed in terms of their ability to commit themselves on behalf of their members and conclude binding agreements or actions that can be

implemented or monitored across the EU through the support of their affiliates. To assess the capacity to negotiate of the partners, the **actors**, their objectives and decision-making structures provided in their statutes are considered, as well as the **outcome** (in terms of texts agreed) and the **processes** through which the organisations obtained a mandate, support and approval from their member organisations during the negotiation process.

The **involvement of their members in national-level collective bargaining** is important, as it shows that the affiliates are able to obtain a mandate to negotiate on behalf of their members at the national level, which could then also translate to a mandate to negotiate at EU level. This could potentially result in binding agreements, or European autonomous agreements, which require implementation by social partners at the national level in line with their respective practices and traditions. The capacity to act autonomously is an important part of being able to contribute effectively to European sectoral social dialogue.

Finally, representativeness also depends upon the structures and resources of organisations, as well as their capacity to encourage the active participation of their members, combine the different interests of their member organisations and enhance their ability to act autonomously at European level. Involving internal structures within the European organisations when preparing for European sectoral social dialogue committee meetings and discussing social affairs linked to EU-level dialogue can increase efficiency and make the organisation members feel represented, even if they are not directly participating.<sup>4</sup>

The representativeness studies combine top-down and bottom-up approaches. The top-down approach includes information gathering on all sector-related affiliates of the European associations EBF/BCESA, ESG, EACB and UNI Europa. The bottom-up approach looks at other organisations involved in banking sector-related collective bargaining in the EU Member States and their membership of European-level organisations.

Unless cited otherwise, this study draws on the country studies provided by the Network of Eurofound Correspondents. Where precise quantitative data could not be obtained, estimates are provided rather than leaving a question blank.

The quantitative data may therefore stem from three sources:

- official statistics and representative survey studies
- administrative data, such as membership figures provided by the respective organisations (e.g. to calculate the density rates)
- estimates, expert opinions and assessments made by the Network of Eurofound Correspondents or representatives of the respective organisations

Other sources include data and reports published by the European social partners, information available from Eurofound, the social dialogue texts database, and data from Eurostat's structural business statistics (SBS) and EU labour force survey (LFS).

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<sup>4</sup> Definitions of key terms can be found at Eurofound (undated).

## Quality assurance

To ensure the quality of the information gathered, several verification procedures and feedback loops were included in the process of drawing up this study.

Firstly, combining the top-down and bottom-up approaches, information on the affiliates of the relevant EU-level social partners and other sector-related associations was collected from the reports prepared by the Network of Eurofound Correspondents between November 2017 and February 2018. Subsequently, Eurofound research managers and the authors of this report checked the consistency of the national contributions and, if necessary, asked the national correspondents to revise them in the first half of 2018.

An overview of the national contributions was made available to the European social partners to allow their affiliates to double check the details and provide feedback. In addition, in summer 2018 the national members of the Eurofound Governing Board were invited to check the consistency of the information in this report, so to ensure that the bottom-up approach included all the relevant sector-related organisations. As social partner organisations could see the reported information of other organisations in the same country and, if necessary, comment on the credibility or accuracy of the information of other organisations representing similar membership, this process included an element of mutual control and recognition.

Draft versions of the overview report were shared with EBF/BCESA, ESBG, EACB, UNI Europa and the European Commission on 1 February 2019 for feedback and comments. Taking all feedback into account, the final report was evaluated and approved on 27 March 2019 during a meeting of Eurofound's Advisory Committee on Industrial Relations, which consists of representatives of both sides of industry, governments and the European Commission, in the presence of the European-level sectoral social partners identified in the report.

## Structure of the report

The report consists of four main chapters.

1. The first chapter gives a brief summary of the economic background and specificities of the banking sector.
2. The second chapter provides an analysis of the relevant social partner organisations in the EU28.
3. The third chapter includes a consideration of the representative associations at European level.
4. The fourth chapter draws conclusions, based on the findings presented in the previous chapters.

It is important to note the difference between research and the political aspects of this study. While the report provides data on the representativeness of the organisations under consideration, it does not reach any conclusions on whether the representativeness of the European social partner organisations and their national affiliates is sufficient for participation in European social dialogue. However, with the information and analyses provided in this report, actors and decision-makers can draw further statements, proclamations, decisions or action plans for capacity building as necessary.

## 1. Economic background and employment trends in the sector

Since the formal establishment of the European sectoral social dialogue committee for the banking sector in 1998, the sector has been confronted with a variety of challenges. In the decade before the financial crisis, developments in the banking sector had been affected by the liberalisation of the sector, the implementation of the monetary union and the launch of the single currency in 1999, as well as the introduction of telecommunications and information technology in financial services (European Commission, 2010). This contributed to consolidations and mergers in an integrated single market for banks and financial services.

The global financial and economic crisis of 2008–2010 had a significant effect on the European banking industry. It ended a period of strong growth in banking sector assets in many Member States, with shrinking banking activities, mainly in terms of business volumes rather than the exit of firms from the market. A report prepared by a working group established by the Committee on the Global Financial System (CGFS) states that ‘bank profitability (return on equity) has declined across countries and business model types from the historically high rates seen before the crisis’ (CGFS, 2018). Following the financial crisis, the EU took action to limit its impact and to contribute to a more adequate regulation of the sector (European Commission, 2010). In recent years, complexities related to digital transformation and uncertainty linked to Brexit are bringing new challenges for the banking sector.

Between 2010 and 2018, the number of banking sector companies in the EU dropped by 25% to 6,250, while the EU workforce in the banking sector decreased by 4% to about 4 million employees. This is the economic and employment context of the sector for which the representativeness of the social partners will be assessed in subsequent chapters.

### Business and employment structure of the sector

According to EBF,<sup>5</sup> the number of credit institutions in the EU28 fell by 2,275 (from 8,525 to 6,250) during the period 2008–2017 (see EBF website).<sup>6</sup> This is mostly due to mergers in the banking sector with a view to enhancing profitability. In 2017, the countries that experienced the largest contraction in absolute terms were Germany, Italy, Hungary and Austria. Only Sweden and the UK recorded a slight increase in the number of credit institutions in 2016–2017 (EBF website). In terms of branches, rationalisation in the sector meant a reduction of 21% in the period 2007–2017, with the absolute number of bank branches in the EU28 standing at 183,000 in 2017. This development at least partly reflects the increased use of digital banking by consumers; according to EBF, more than half of EU individuals used internet banking in 2017, up from 29% in 2008 (EBF website).

In line with this, employment in the sector also slowly decreased from a peak of 3.9 million in NACE 64 in 2011 to 3.7 million in 2017, whilst employment in NACE 66 steadily increased from 1.2 million in 2011 to

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<sup>5</sup> Eurostat does not provide for company and employment data for the banking sector as defined for the purpose of this study.

<sup>6</sup> EBF data only consider credit institutions.

1.5 million in 2017 (EU LFS data). According to the country reports provided by the Network of Eurofound Correspondents, the most dramatic falls in employment were usually recorded in the largest banking subsector, that is 'other monetary intermediation' (NACE 64.19). The decline of employment in core banking activities is underlined by analysis of the data collected by Eurofound's European Restructuring Monitor (ERM) over the past years. For instance, in the case of the UK, restructuring events in banking reported to ERM resulted in the loss of some 43,000 jobs in the period 2012–2016, with the four largest 'high street' banks (HSBC, Lloyds Banking Group, Barclays and Royal Bank of Scotland) having continued with the major job cuts that had begun during the preceding crisis period.

The banking sector has undergone far-reaching restructuring throughout Europe, with notable differences in the development of the sector between countries. These different developments are related to a variety of different dimensions, such as forms of ownership, the banks' operating framework (specialisation versus ambitions to cover all activities), internationalisation and foreign direct investments. Kirov and Thill (2015) state that 'in the context of the liberalisation and integration of the European Single Market, the overall development of the sector has led to expansion and consolidation strategies, as well as to product and geographical diversification'. The impact of the 2008 crisis on the banking sector varies from one country to another (see county reports from the Network of Eurofound Correspondents). In some countries, such as Austria, Cyprus, Greece, Spain and the UK, it had dramatic effects in the banking sector, in the form of nationalisation programmes, state bailouts and emergency takeovers to secure the survival of strategically important failed banks. A direct result of the crisis was the implementation of a range of new EU regulations in the sector, with the aim to enhance transparency. For instance, the Basel III agreements, implemented through the EU's Capital Requirements Directive and other measures, aim to ensure the stability of the banking system. Apart from this, the ECB Banking Supervision was initiated in 2014, and several dozens of requirements and regulations have been enforced in recent years. Although this new regulatory regime has not always had direct consequences on restructuring in the sector, overall, the banks have had to face higher administrative costs and, in many countries, staff recruitment linked to compliance has grown in importance. This has in many cases resulted in staff being replaced by personnel with skills in risk management and compliance (Kirov and Thill, 2015, p. 19).

With regard to the use of new technologies in the sector, the number of e-banking users has substantially increased during the last decade (see above). Moreover, there is a clear shift towards distance banking and its attendant changes in client services. As a consequence of promoted internet and video banking, which often makes visiting a local branch redundant, decreased customer traffic in branches has resulted in downsizing or even closing many branches, while at the same time pure online banks have emerged (Kirov and Thill, 2015). Apart from that, outsourcing of departments and activities as a means to reduce costs has been a prominent form of restructuring in European banking during recent years. Other technological innovations, such as the so-called fintechs (non-banking institutions performing selected banking activities, e.g. PayPal) and blockchain technologies are currently challenging the banking sector. Overall, as a result of these developments, sectoral employment in the sector has continuously fallen during the past years in most Member States. In some countries, this holds true particularly with regard to the volume of employment rather than the number of employees, since, for instance, in Austria the incidence of part-time work doubled in the period 1998–2014 in the banking sector.

Overall, the recapitalisation efforts in the wake of the 2008 financial crisis have made the European banking sector more resilient and robust. Nevertheless, the amount of total assets held by EU banks declined for a



third consecutive year in 2017, amounting to €42.89 trillion in this year. Interestingly, while a modest gain in the total assets could be observed in the non-euro area (2.4%), this trend was offset by a drop of total assets held by banks in the euro area Member States (-1.9%). A country breakdown shows that, among the four largest European countries, only France recorded a positive result in their stock of assets in 2017, with an increase of 1.5%. By contrast, Germany, Italy and Spain recorded a reduction of 1.1%, 5.3% and 0.2% respectively. With the ECB maintaining its ultra-low interest rates, European banks continue to struggle for profitability. The return on equity, which is a key indicator to assess the banking sector's attractiveness for investors, has been recovering slowly. In 2017, the return on equity of banks in the EU28 stood at 5.6%, which is the highest rate since 2007 (EBF website).

Traditionally, the European banking sector is usually made up of subsectors related to different ownership structures and business models. In some countries, different banking segments can be identified, such as cooperative banks, savings banks, private commercial banks, retail banks, mortgage banks, special purpose banks etc. At European level, diversity in the sector is reflected by the existence of three European employers' federations, representing savings and retail banks (ESBG), cooperative banks (EACB) and the majority of private commercial banks including retail banks (EBF).

The largest three employers in the sector provide for a significant proportion of the employment, varying from 20% to 60% across Member States. Altogether, the three largest employers in all 28 Member States count for about 1,165,000 employees, which is 32% of the EU sectoral workforce (see Table A4 in Annex).

Outside the activities of banks themselves, in most of the various auxiliary and related activities considered to form part of the banking sector for the purpose of this study, activity is less concentrated in large companies and more in small firms. The table below presents the proportion of the sectoral workforce employed by the three largest banking companies, for the 21 EU Member States where this data is available. In half of the EU Member States, between a third and half of the sectoral workforce is working in one of the three largest employers in the sector, which illustrates the importance of the largest companies in the banking sector.

**Table 3: Share of employees of the three largest companies in the banking sector as a percentage of total number of employees in the sector, 2016–2018**

Proportion of the sectoral workforce employed in three largest companies in sector	Countries
No information available	EE, FI, IE, PL, PT
15–20%	<b>RO</b> (15%), <b>LU</b> (18%)
21–30%	<b>BG</b> (22%), <b>ES</b> (22%), <b>UK</b> (23%), <b>LV</b> (24%), <b>DE</b> (26%), <b>NL</b> (30%)
31–40%	<b>DK</b> (31%), <b>AT</b> (>31%), <b>HR</b> (37%), <b>IT</b> (37%), <b>SE</b> (37%), <b>FR</b> (39%), <b>HU</b> (40%)
41–50%	<b>MT</b> (41%), <b>CZ</b> (42%), <b>SI</b> (43%), <b>BE</b> (47%), <b>LT</b> (47%), <b>CY</b> (48%), <b>EL</b> (49%), <b>SK</b> (50%)
>50%	–

*Note: Data refer to entire sector as defined for the purpose of this study.*

*Source: Authors' own calculations based on Network of Eurofound Correspondents' national contributions (2018).*

## Employment trends in the sector

Despite significant structural changes in the global and European banking sector in the wake of the crisis, employment in the sector has remained stable since the early 2010s. However, in this respect it is important to distinguish between the 'core' banking activities mostly falling within NACE 64.10 on the one hand, and activities auxiliary to banking as well as fund management activities mostly falling within NACE 66.10 and 66.30, respectively, on the other hand. In particular, in activities related to NACE 64.19 the crisis revealed substantial weaknesses in banking and the prudential framework, which resulted in declining business performance and volumes and thus shrinking employment. By contrast, in activities related to NACE 66.10 and 66.30, employment has tended to rise since 2011 (see Table 4).<sup>7</sup>

The same tendency also appears to apply to the number of companies in the banking sector. While the number of companies in 'core' banking according to NACE 64 has declined over the recent years (see above), data provided by the Network of Eurofound Correspondents indicates that, overall, the number of enterprises in the sector as defined for the purpose of this study tend to have increased in most countries. This trend is likely to be attributable to developments in the NACE 66 sector only.

**Table 4: Employment in EU financial service activities according to NACE 64 and in EU activities auxiliary to financial services according to NACE 66**

Year	People employed in NACE 64	People employed in NACE 66	People employed in NACE 64 and 66
2010	3.89 million	1.24 million	5.13 million
2011	3.92 million	1.20 million	5.12 million
2012	3.87 million	1.28 million	5.15 million
2013	3.80 million	1.36 million	5.16 million
2014	3.72 million	1.41 million	5.13 million
2015	3.73 million	1.42 million	5.15 million
2016	3.78 million	1.45 million	5.23 million
2017	3.73 million	1.47 million	5.20 million

*Note: Data include central banking activities according to NACE 64.11 and activities auxiliary to insurance and pension funding according to NACE 66.20.*

*Source: EU LFS data, accessed in November 2018.*

In terms of the size of workplaces, a higher than average proportion of employees work in large establishments in the banking sector according to NACE 64: 18% work in an establishment with 250 or more employees, compared with 12% in the EU28 as a whole. Likewise, workers in small and medium-sized enterprises (SMEs) (10–249 employees) are overrepresented in the banking sector, with a share of 52%

<sup>7</sup> A more detailed disaggregation by business activities is not available.

compared with 46% in the EU28 as a whole. By contrast, the proportion of workers in micro-workplaces (1–9 employees) is lower in the banking sector, with a share of 31% compared with 42% in the EU28 as a whole. A breakdown according to age reveals that workers aged 25 to 39 are overrepresented in banking (NACE 64), with a share of 43% compared with 36% in the EU28 as a whole, which means that the sector employs a relatively large proportion of young people. In terms of employment status, 3% of the gainfully employed persons in banking are self-employed with employees and 7% are self-employed without employees, compared with 4% and 11% respectively in the EU28 as a whole. Overall, the sector is gender balanced, with 52% of workers being female and 48% being male. Among both sexes, indefinite contracts and apprenticeship schemes are more prevalent in the banking industry than in the EU28 as a whole, while fixed-term work is less frequent in the sector. This information stems from a Eurofound report on the banking sector (Eurofound, 2014) according to NACE 64 (and thus disregards activities according to NACE 66), which is mainly based on an analysis of the fifth European Working Conditions Survey (EWCS).<sup>8</sup>

In line with the above-mentioned fact that in banking (according to NACE 64) a higher proportion of workers tend to work in large establishments compared to the overall economy, a relatively high share of employment can be found in the three largest banking companies in almost all countries. In nine Member States (Belgium, Cyprus, Czechia, Greece, Hungary, Lithuania, Malta, Slovakia and Slovenia) at least 40% of the country's employment in the sector is concentrated in the largest three employers, and in 16 Member States at least 30% of employment in the sector is concentrated in the largest three employers (see Table 3).

While in countries such as Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Portugal, Slovenia, Spain and Sweden, relatively high collective bargaining coverage is largely achieved through multi-employer collective agreements (often with complementary single-employer bargaining arrangements), in the remaining countries larger employers are more likely to be unionised (or have works council representation) and thus to be involved in company-level collective bargaining. For instance, in Bulgaria, Croatia, Cyprus, Hungary, Ireland, Latvia, Lithuania, Malta, the Netherlands, Poland, Romania and the UK, at least one of the three largest banking companies is involved in single-employer bargaining. In this group of countries, single-employer arrangements are the predominant or exclusive form of bargaining in the sector.

Table 5 shows the employment characteristics of the 'other monetary intermediation' subsector in those countries for which data are available, specifically, the volume of average employment per company. For the EU level, the average employment per company in this segment of the banking sector is, unfortunately, not available. Employment per company on average ranges from 87 in Finland to more than 1,000 in countries such as Bulgaria, France, the Netherlands and the UK. These large numbers of employees per company indicate the large company size on average. However, it is important to note that 'other monetary intermediation' activities according to NACE 64.19 represent banks only, rather than activities auxiliary to financial services which are characterised by vast numbers of relatively small-sized enterprises on average.

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<sup>8</sup> Fieldwork for the fifth European Working Conditions Survey was carried out in 2010.

Table 5: Employment characteristics in 'other monetary intermediation' according to NACE 64.19 in the EU28, 2016

Country	Number of companies	Total number of employees	Average number of employees per company
EU28	N.A.	N.A.	N.A.
AT	593	N.A.	N.A.
BE	100	54,603	546
BG	28	31,661	1,131
CY	54	10,663	197
CZ	56	39,829	711
DE	1,611	607,856	377
DK	78	N.A.	N.A.
EE	39	5,367	138
EL	40	N.A.	N.A.
ES	206	186,674	906
FI	280	24,423	87
FR	373	379,781	1,018
HR	32	20,607	644
HU	105	37,440	357
IE	N.A.	N.A.	N.A.
IT	604	N.A.	N.A.
LT	90	8,713	97
LU	142	26,093	184
LV	57	8,693	153
MT	27	4,865	180
NL	80	95,241	1,191
PL	661	169,170	256
PT	153	51,171	334
RO	87	52,098	599
SE	113	38,200	338
SI	19	9,942	523
SK	28	19,526	697
UK	355	398,253	1,122

Notes: Data refer to NACE 64.19 only. Figures marked with an asterisk refer to 2015. Figures with regard to number of companies and total number of employees refer to 2015 for LU and UK.

Source: Eurostat Structural Business Statistics, accessed in November 2018.

As indicated above, the banking sector has witnessed reverse developments with regard to employment since 2011, with a downward trend in NACE 64 and an upward trend in NACE 66. While the number of enterprises has fallen at least in NACE 64.19, it is likely to have risen in the NACE 66 subsector since the

early 2010s. To observe more recent developments in the sector, this section refers to data provided by the Network of Eurofound Correspondents.<sup>9</sup>

As Table 6 shows, according to the country reports provided by the Network of Eurofound Correspondents the number of companies in the banking sector as defined for the purpose of this study increased in 15 Member States (Cyprus, Czechia, Denmark, Finland, Greece, Italy, Luxembourg, Malta, the Netherlands, Portugal, Romania, Slovakia, Spain, Sweden and the UK) and declined in six countries (Austria, Belgium, Bulgaria, Croatia, Poland and Slovenia) in the period 2012–2016. For the remaining seven countries, no information is available. The increase was above 20% in Cyprus, Czechia, Denmark, Greece, Latvia, Malta, Sweden and the UK, with Cyprus being the most prominent outlier (with an increase of more than 100%). A decrease of 10% or more was only recorded in Austria, Belgium and Slovenia. During the same period, employment in the banking sector increased in nine Member States (Cyprus, Czechia, Germany, Latvia, Lithuania, Luxembourg, Malta, Spain and the UK), rising by over 10% in Czechia and Malta. Employment declined in 12 Member States (Austria, Belgium, Bulgaria, Denmark, Finland, Greece, Hungary, Italy, the Netherlands, Poland, Slovenia and Slovakia), especially in Belgium, Greece, the Netherlands and Slovenia, with a decrease of between 10% and 25%. For seven countries, no related data are available.

**Table 6: Trends in number of companies and employment from 2012 to 2016 (difference in %)**

Country	% change in number of companies	% change in employment
<b>EU28</b>	N.A.	N.A.
<b>AT</b>	-17.7	-5.8
<b>BE</b>	-11.3	-10.1
<b>BG</b>	-6.0	-1.9
<b>CY</b>	102.7	4.4
<b>CZ</b>	61.5	16.2
<b>DE</b>	N.A.	4.1
<b>DK</b>	20.5	-4.8
<b>EE</b>	N.A.	N.A.
<b>EL</b>	30.9	-24.6
<b>ES</b>	7.0	2.7
<b>FI</b>	15.1	-5.0
<b>FR</b>	N.A.	N.A.
<b>HR</b>	-5.7	N.A.
<b>HU</b>	N.A.	-0.9
<b>IE</b>	N.A.	N.A.
<b>IT</b>	1.7	-5.6
<b>LT</b>	N.A.	3.3

<sup>9</sup> Since neither SBS nor EU LFS data is available from Eurostat for the whole banking sector (or at least a major part of the sector) as defined for the purpose of this study, data gathered by the Network of Eurofound Correspondents is used. However, the reliability and therefore comparability of these figures is often unclear.

Country	% change in number of companies	% change in employment
LU	N.A.	6.4
LV	24.4	3.6
MT	33.0	20.2
NL	6.2	-9.8
PL	-3.9	-4.8
PT	6.3	N.A.
RO	9.1	N.A.
SE	40.1	N.A.
SI	-12.5	-12.8
SK	3.2	-9.2
UK	25.5	1.4

*Notes: Data refer to the entire sector as defined for the purpose of this study. Figures with regard to changes in the number of companies refer to the period 2012–2014 for BG, 2012–2015 for DK, IT, MT, and PT, 2013–2016 for FI and 2013–2015 for HR. Figures with regard to changes in employment refer to the period 2012–2015 for BG, DK, IT, LT and MT and 2013–2016 for FI.*

*Source: Authors' own calculations based on contributions from the Network of Eurofound Correspondents (2018).*

Table 7 indicates the volume of employment in the financial services sector according to NACE 64, as well as the share of employment as part of overall employment per country, thus demonstrating the significance of this sector in terms of employment in the Member States (data on the number of sectoral employees is not available). The banking sector covers a significant share of the workforce in at least some of the Member States: the proportion of the national workforce working in the banking sector according to NACE 64 varies from more than 6% in Luxembourg to less than 1% in Lithuania. Apart from Luxembourg, its contribution to employment is relatively high in Austria, Cyprus, Ireland and Malta, with shares of more than 2% each. Czechia, Lithuania, Romania, Spain and Sweden record the lowest proportions of banking sector employment in total employment of the economy, with shares of around 1% each.

**Table 7: Shares of employment in financial service activities according to NACE 64 in total employment in the EU Member States in 2017**

Country	Total employment in NACE 64	Total NACE 64 employment as % of total employment in economy	Proportion of the EU banking sector workforce employed in each Member State
DE	730,600	1.7%	19.6%
FR	538,600	1.8%	14.5%
UK	528,400	1.6%	14.2%
IT	400,600	1.6%	10.7%
ES	253,600	1.1%	6.8%
PL	250,800	1.5%	6.7%

Representativeness of the European social partner organisations: Banking sector

Country	Total employment in NACE 64	Total NACE 64 employment as % of total employment in economy	Proportion of the EU banking sector workforce employed in each Member State
NL	133,200	1.5%	3.6%
AT	92,300	2.1%	2.5%
RO	88,400	1.0%	2.4%
PT	70,600	1.4%	1.9%
BE	67,100	1.4%	1.8%
IE	65,800	2.9%	1.8%
HU	59,700	1.3%	1.6%
EL	59,600	1.3%	1.6%
CZ	58,100	1.1%	1.6%
SE	55,900	1.1%	1.5%
DK	51,000	1.8%	1.4%
BG	47,100	1.4%	1.3%
SK	32,300	1.2%	0.9%
FI	31,500	1.2%	0.8%
HR	24,200	1.3%	0.6%
LU	19,100	6.7%	0.5%
LV	16,500	1.7%	0.4%
LT	12,800	0.9%	0.3%
SI	11,900	1.2%	0.3%
CY	10,900	2.6%	0.3%
EE	8,300	1.2%	0.2%
MT	7,900	3.5%	0.2%
<b>EU28</b>	<b>3,726,800</b>	<b>1.5%</b>	<b>100%</b>

Note: Data refer to NACE 64 only.

Source: EU LFS data accessed in November 2018 and own calculations.

As indicated above, another feature of employment in the banking sector is that it is relatively balanced in terms of gender, with a slight predominance of women (52%) in financial service activities according to NACE 64 and a clearer prevalence of men (54%) in activities auxiliary to financial services according to NACE 66 in the EU28 (EU LFS data). Looking at individual Member States reveals that – according to EU LFS data – in 2017 women made up between 50% and 60% of the workforce in NACE 64 in 9 countries and more than 60% in 10 countries. The nine countries where men predominated were Austria, Belgium, Denmark, Italy, Luxembourg, the Netherlands, Portugal, Spain and the UK. Overall, even though in the EU28 as a whole the distribution of the sexes is relatively balanced, individual countries show significant imbalances: while in Bulgaria, Estonia and Slovenia the proportion of female workers in the NACE 64 sector made up around 70% or even more in 2017, the corresponding proportion in the Netherlands stood at only 37%.

Interestingly, in only 11 of the 28 Member States, an increase in female employment in the sector between 2010 and 2017 was recorded, while in the remaining 17 countries a reverse development can be observed.

This indicates that the business area according to NACE 64 has generally become more balanced in terms of gender in recent years.

In some Member States, there has been a reported increase in the use of part-time contracts. For instance, in Austria, the incidence of part-time work doubled in the period 1998–2014, which means that the 74,500 employees in the sector as defined for the purpose of this study correspond to about 62,000 workers in full-time equivalent. Similarly, in Czechia, between 6% and 9% of the sectoral employees work on a part-time basis, and about 9% work part-time in Malta. Sweden and the UK are the only countries where a decrease of part-time work has been reported, from 25% in 2007 to 15% in 2016 in the case of Sweden and from 16% in 2012 to 14% in 2016 in the case of the UK. For only very few countries, such as the Netherlands and the UK, information on the incidence of self-employment has been reported; it appears that the number of self-employed has risen in these two countries in recent years. Only very limited data is available on the share of temporary workers in the sector, but overall it appears to be marginal in most Member States with the exception of Sweden where 8% worked as temporary agency workers in the sector in 2016. By contrast, the use of new forms of contracts seems to be more widespread in the sector. For instance, systematic use of job sharing schemes and home office work is common in the vast majority of banking companies in Czechia.

In terms of employment, the sector has experienced new challenges with regard to digitalisation. The development of new online services, mobile apps and marketing has contributed to job losses, in particular in back office activities, in a number of countries, such as Estonia, France, Germany, Greece, Italy and the UK. In particular, lower skilled jobs are affected, while higher skilled employees are becoming more in demand. Hence, digitalisation is increasingly becoming an issue for shaping working conditions in the sector, since it requires new strategies with regard to mobile work, flexibility issues, new qualification profiles for new products etc.



## 2. National level of interest representation

This chapter presents an overview of the national level trade unions and employer organisations active in the banking sector.

The Network of Eurofound Correspondents identified 94 sector-related trade unions in 27 Member States (Lithuania does not record a sector-related trade union) and 70 sector-related employer organisations in the EU28 (Table 8).

**Table 8: Number of sector-related organisations in banking per country, 2018**

Number of sector-related organisations	Member States with respective number of trade unions in the banking sector overall	Member States with respective number of employer organisations in the banking sector overall
0	LT	
1	AT, CZ, EL, HR, LV, SK	BG, CY, EE, HR, LU, LV, MT, PT, SI, SK
2	BG, DK, EE, MT, RO, SI	CZ, EL, FI, HU, IE, LT, NL, PL, RO, UK
3	DE, FI, HU, LU, NL, PL	DK, IT, SE
4	BE, CY, IE, SE	
5	ES	BE
6	IT	AT, ES
7		DE, FR
8	PT	
9		
10		
11	FR	
12	UK	

Source: Network of Eurofound Correspondents (2018).

In all Member States except Lithuania, there is at least one trade union, and in all EU28 there is at least one employer organisation active in the sector. France and the UK record the highest numbers of trade unions, while Austria, Belgium, France, Germany and Spain record the highest numbers of employer organisations in the sector. On the trade union side, workers in the sector are represented by a single trade union in Austria, Croatia, Czechia, Greece, Latvia and Slovakia. The same holds true on the employer side for Bulgaria, Croatia, Cyprus, Estonia, Latvia, Luxembourg, Malta, Portugal, Slovakia and Slovenia.

### Banking sector coverage, sector-relatedness and organisational density of trade unions

Out of the 94 trade unions active in the banking sector for which detailed information on their sector-relatedness is available, 90 organise workers in all of the NACE codes encompassing the banking sector. The four trade unions not covering the entire banking sector at least represent workers active in monetary intermediation according to NACE 64.10 and activities of holding companies according to NACE 64.20.

However, for 15 trade unions, no information or only partial information on their sector coverage is available. A more detailed breakdown of trade union representation by NACE code in the banking sector is shown in Table 9 below. It is important to note that coverage of a subsector according to Table 9 does not necessarily mean that all business activities within a subsector are completely covered; as long as employees working in at least part of a subsector are represented by a trade union, this subsector qualifies as being covered by the union's membership domain.

Table 9: Sector coverage of the 94 banking sector trade unions in terms of business activities

Country	Name	NACE 64.10	NACE 64.20	NACE 64.30	NACE 64.90	NACE 66.10	NACE 66.30
AT	GPA-djp	Yes	Yes	Yes	Yes	Yes	Yes
BE	CGSLB-ACLVB	Yes	Yes	Yes	Yes	Yes	Yes
	SETCa-BBTK	Yes	Yes	Yes	Yes	Yes	Yes
	CNE-GNC	Yes	Yes	Yes	Yes	Yes	Yes
	LBC-NVK	Yes	Yes	Yes	Yes	Yes	Yes
BG	NBU	Yes	Yes	Yes	Yes	Yes	Yes
	FFSTUB-BG	Yes	Yes	Yes	Yes	Yes	Yes
CY	ETYK	Yes	Yes	Yes	Yes	Yes	Yes
	PASEY-PEO	Yes	Yes	Yes	Yes	Yes	Yes
	OIYK-SEK	Yes	Yes	Yes	Yes	Yes	Yes
	PASYDY	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CZ	OSPPP	Yes	Yes	No	Yes	N.A.	N.A.
DE	Ver.di	Yes	Yes	Yes	Yes	Yes	Yes
	DBV	Yes	Yes	Yes	Yes	Yes	Yes
	DHV	Yes	Yes	Yes	Yes	Yes	Yes
DK	Finansforbundet	Yes	Yes	Yes	Yes	Yes	Yes
	Djøf	Yes	Yes	Yes	Yes	Yes	Yes
EE	ESTAL	Yes	Yes	Yes	Yes	Yes	Yes
	EFL	Yes	Yes	Yes	Yes	No	Yes
EL	OTOE	Yes	Yes	Yes	Yes	No	No
ES	FESMC-UGT	Yes	Yes	Yes	Yes	Yes	Yes
	Servicios-CC.OO	Yes	Yes	Yes	Yes	Yes	Yes
	ELA-ZERBITZUAK	Yes	Yes	Yes	Yes	Yes	Yes
	LAB	Yes	Yes	Yes	Yes	Yes	Yes
	FINE	Yes	N.A.	N.A.	N.A.	N.A.	N.A.
FI	YTN	Yes	Yes	Yes	Yes	Yes	Yes
	Pro	Yes	Yes	Yes	Yes	Yes	Yes
	Nousu	Yes	Yes	Yes	Yes	Yes	Yes
FR	FBA CFDT	Yes	Yes	Yes	Yes	Yes	Yes
	CFDT Cadres	Yes	Yes	Yes	Yes	Yes	Yes
	FGA CFDT	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

## Representativeness of the European social partner organisations: Banking sector

Country	Name	NACE 64.10	NACE 64.20	NACE 64.30	NACE 64.90	NACE 66.10	NACE 66.30
	<b>F3C CFDT</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>FEC FO</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>FSPBA CGT</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>UGICT CGT</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Fédération CFTC Banques	Yes	Yes	Yes	Yes	Yes	Yes
	Fédération UNSA Banques Assurances	Yes	Yes	Yes	Yes	Yes	Yes
	Sud Banques	Yes	Yes	Yes	Yes	Yes	Yes
	SNB CFE-GCG	Yes	Yes	Yes	Yes	Yes	Yes
HR	<b>SBF-HR</b>	Yes	Yes	Yes	Yes	Yes	Yes
HU	<b>BBDSZSZ</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>BBDSZ</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>KASZ</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
IE	<b>FSU</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>SIPTU</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>Unite</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Mandate</b>	Yes	Yes	Yes	Yes	Yes	Yes
IT	<b>FISAC-CGIL</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>FIRST-CISL</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>UILCA-UIL</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>FABI</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Sinfub UNISIN</b>	Yes	Yes	Yes	Yes	Yes	Yes
	UGL Credito	Yes	Yes	Yes	Yes	Yes	Yes
LT	No union						
LU	<b>ALEBA</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>OGBL</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>LCGB-SESF</b>	Yes	Yes	Yes	Yes	Yes	Yes
LV	FNA	Yes	Yes	Yes	Yes	Yes	Yes
MT	<b>GWU</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>MUBE</b>	Yes	Yes	Yes	Yes	Yes	Yes
NL	<b>FNV Finance</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>CNV Vakmensen</b>	Yes	Yes	Yes	Yes	Yes	Yes
	De Unie	Yes	Yes	Yes	Yes	Yes	Yes
PL	<b>KSBHiU NSZZ 'Solidarność'</b>	Yes	Yes	Yes	Yes	Yes	Yes
	ZZZB PEKAO SA <sup>10</sup>	Yes	Yes	Yes	Yes	Yes	Yes
	OMPBU-OPZZ	Yes	Yes	Yes	Yes	Yes	Yes

<sup>10</sup> This is one example of a company level trade union in the banking sector. There are probably about 10 of such company level trade unions, which all of them are involved in single-employer bargaining.

## Representativeness of the European social partner organisations: Banking sector

Country	Name	NACE 64.10	NACE 64.20	NACE 64.30	NACE 64.90	NACE 66.10	NACE 66.30
PT	<b>SBSI</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>SBN</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>SBC</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Febase</b>	Yes	Yes	Yes	Yes	Yes	Yes
	SNQTB	Yes	Yes	Yes	Yes	Yes	Yes
	STEC	Yes	Yes	Yes	Yes	Yes	Yes
	SinTAF	Yes	Yes	Yes	Yes	Yes	Yes
	SIB	Yes	Yes	Yes	Yes	Yes	Yes
RO	<b>FSAB</b>	Yes	Yes	Yes	Yes	Yes	Yes
	FSLC CEC	Yes	Yes	Yes	Yes	Yes	Yes
SE	<b>Finansförbundet</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>SI</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Jusek</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Civilekonomerna</b>	Yes	Yes	Yes	Yes	Yes	Yes
SI	<b>SBS</b>	Yes	No	Yes	Yes	Yes	Yes
	SNLB	Yes	Yes	Yes	Yes	Yes	Yes
SK	<b>OZ PPaP</b>	Yes	Yes	Yes	Yes	Yes	Yes
UK	<b>Accord</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Advance	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Aegis	Yes	Yes	Yes	Yes	Yes	Yes
	BSU	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>CWU</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>FSU</b>	Yes	Yes	Yes	Yes	Yes	Yes
	LBSSA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	LUBSSA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	NGSU	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	SUWBBS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>USDAW</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Unite</b>	Yes	Yes	Yes	Yes	Yes	Yes

Note: Members of UNI Europa are marked in **bold**.

Source: Network of Eurofound Correspondents (2018).

Trade unions are assessed on how they relate to the sector, by classifying them according to the four patterns of sector-relatedness (see Table 10).

Only a few trade unions demarcate their domain in a way that is perfectly congruent with the banking sector as defined for this study. Four trade unions, from Denmark, France, Ireland and Poland, show a congruent domain. In contrast, 20 trade unions (from Bulgaria, Finland, France, Greece, Hungary, Italy, Poland, Romania, Slovenia, Spain, Sweden and the UK) cover only part of the sector, while no employees working in business activities outside the banking sector are organised. A total of 39 trade unions cover the

whole of the banking sector in their respective countries, as well as workers outside the sector (these can be found in Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Italy, Latvia, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Spain and the UK) and thus record a membership domain overlapping with regard to the sector. The remaining 31 trade unions cover workers in part of the banking sector, as well as beyond the sector; they show a membership domain of sectional overlapping with regard to the sector.

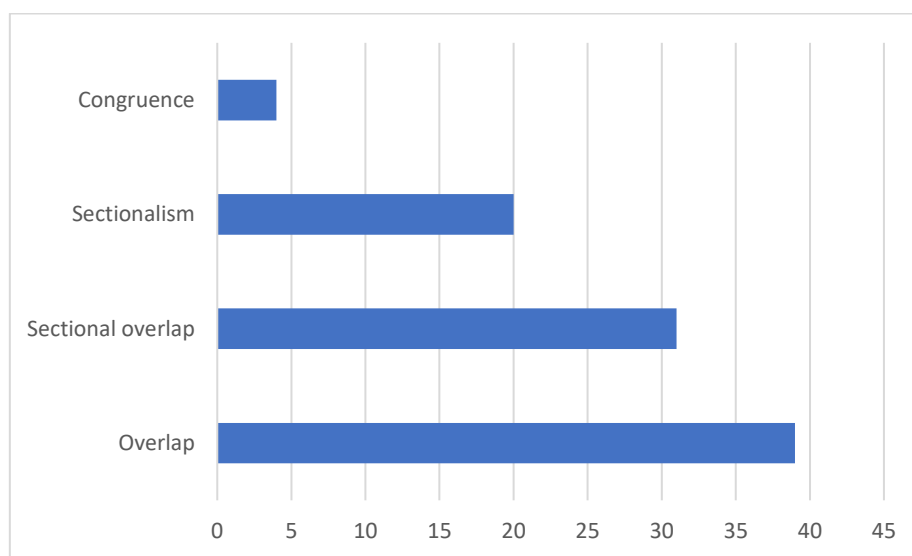
Membership domains overlapping with regard to the banking sector largely arise from general (or at least cross-sectoral) domains (which is the case of, for instance, CGSLB-ACLVB of Belgium, Ver.di of Germany, GWU of Malta, CNV Vakmensen and De Unie of the Netherlands, Servicios-CC.OO of Spain and USDAW and Unite of the UK) or from demarcations including the broader (financial) services sector (see, for instance, SBF-HR of Croatia, ETYK of Cyprus, ESTAL of Estonia, Pro of Finland, FBA CFDT, FEC FO, FSPBA CGT and Fédération UNSA Banques Assurances of France, DBV of Germany, FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI and Sinfub UNISIN of Italy, FNA of Latvia, ALEBA, OGBL and LCGB-SESF of Luxembourg, FNV Finance of the Netherlands, OZ PPaP of Slovakia, FESMC-UGT of Spain and Aegis and FSU of the UK).

By contrast, sectional overlaps usually emanate from domain demarcations which focus on certain categories of employees which are then organised across several or all sectors. Employee categories may be white-collar workers (as is the case of Finland's YTN, Ireland's Unite and Sweden's SI, Jusek and Civilekonomerna), blue-collar workers (see SIPTU of Ireland), certain occupations, such as managers and executives (see SETCa-BBTK of Belgium, Djøf of Denmark and CFDT Cadres and UGICT CGT of France), certain geographical regions (see CNE-GNC of Belgium organising only workers of Wallonia and Brussels and LBC-NVK of Belgium organising only workers of Flanders and Brussels, ELA-ZERBITZUAK and LAB both organising only workers in the Basque Country, and SBSI, SBN and SBC organising banking employees in different regions of Portugal), or certain types of banking companies, such as cooperative banks (see PASEY-PEO, OIYK-SEK and PASYDY of Cyprus, KASZ of Hungary), savings banks (see CSICA-FINE of Spain) or other types or groups of banks (see BBDSZSZ of Hungary, Accord and CWU of the UK).

Finally, in cases where the trade union records a 'sectionalism' membership domain with regard to the sector only part of the sector in terms of business activities is covered, while no workers in business activities outside the sector are represented. This mode of demarcation can be found with SNB CFE-CGC of France, OTOE of Greece, BBDSZ of Hungary, UGL Credito of Italy, SBS of Slovenia, Finansförbundet of Sweden and BSU of the UK. In the cases of NBU and FFSTUB-BG of Bulgaria, only employees of a few individual banking companies are organised, respectively. The same holds true of Finland's Nousu which organises employees of only one particular company. In the case of Poland's ZZB PEKAO SA, only employees of the Bank PEKAO SA are organised. And Slovenia's SNLB organises only workers of the NLB company.

In summary, for 33% of the unions the domain pattern is sectional overlap (31 out of 94 trade unions); 41–42% cover the entire sector as well as workers outside the sector (overlap); for 4% there is a congruent pattern, whereas for the remainder (21%), the domain demarcation is one of sectionalism.

Figure 2: Domain coverage of trade unions in the banking sector



Note: N=94.

Source: Network of Eurofound Correspondents (2018).

Table 10: Membership domain patterns of sector-related trade unions in the banking sector, 2018

Country	Congruence	Sectionalism	Sectional overlap	Overlap
AT				GPA-djp
BE			SETCa-BBTK, CNE-GNC, LBC-NVK	CGSLB-ACLVB
BG		NBU, FFSTUB-BG		
CY			PASEY-PEO, OIYK-SEK, PASYDY	ETYK
CZ			OSPPP	
DE				Ver.di, DBV, DHV
DK	Finansforbundet		Djøf	
EE			EFL	ESTAL
EL		OTOE		
ES		FINE	ELA-ZERBITZUAK, LAB	FESMC-UGT, Servicios-CC.OO
FI		Nousu	YTN	Pro
FR	Fédération CFTC Banques	Sud Banques, SNB CFE-GCG	CFDT Cadres, FGA CFDT, F3C CFDT, UGICT CGT	FBA CFDT, FEC FO, FSPBA CGT, Fédération UNSA Banques Assurances
HR				SBF-HR
HU		BBDSZ	BBDSZSZ, KASZ	
IE	FSU		SIPTU, Unite, Mandate	
IT		UGL Credito		FISAC-CGIL, FIRST-CISL, UILCA-UIL,

Country	Congruence	Sectionalism	Sectional overlap	Overlap
				<b>FABI, Sinfub UNISIN</b>
<b>LT</b>				
<b>LU</b>				<b>ALEBA, OGBL, LCGB-SESF</b>
<b>LV</b>				FNA
<b>MT</b>				<b>GWU, MUBE</b>
<b>NL</b>				<b>FNV Finance, CNV Vakmensen, De Unie</b>
<b>PL</b>	<b>KSBHiU NSZZ 'Solidarnosc'</b>	ZZZB PEKAO SA		OMPBU-OPZZ
<b>PT</b>			<b>SBSI, SBN, SBC, SNQTB, STEC</b>	<b>Febase, SinTAF, SIB</b>
<b>RO</b>		FSLC CEC		<b>FSAB</b>
<b>SE</b>		<b>Finansförbundet</b>	<b>SI, Jusek, Civilekonomerna</b>	
<b>SI</b>		<b>SBS, SNLB</b>		
<b>SK</b>				<b>OZ PPaP</b>
<b>UK</b>		Advance, BSU, LBSSA, LUBSSA, NGSU, SUWBBS	<b>Accord, CWU</b>	Aegis, <b>FSU, USDAW, Unite</b>

*Note: Members of UNI Europa are marked in **bold**.*

*Source: Network of Eurofound Correspondents (2018).*

The membership strength (organisational density) of trade unions in the banking sector is presented in Table 11, as aggregated trade union strength per country. Membership strength data, provided by the Network of Eurofound Correspondents, is available for 66 out of 94 organisations. Sectoral aggregated membership strength per country is indicated in the table, given that membership data have been given for all sector-related trade unions of a country or – in the case of Bulgaria, Cyprus, Italy, Luxembourg, Malta, the Netherlands, Portugal, Romania and Spain – for the majority of/most important (largest) unions in the sector. The incompleteness of the available data means that it is difficult to compare the relative membership strength of each individual trade union. The next section therefore considers the relevance of each trade union in the sector depending on its involvement in sector-related collective bargaining. Overall, Table 11 shows a considerable variation in sectoral density rates; it can be observed that – with a few exceptions – unionisation, at least compared to other service sectors, tends to be relatively high in the sector. It's also important to note that data from some of the largest unions in the sector is missing and the provided data for some countries (such as Greece) is potentially questionable.

Table 11: Unionisation rates in banking

Country	Total sectoral employees (2016)	Total trade union members in the sector	Density
AT	74,543	16,005	21%
BE	60,148	N.A.	N.A.
BG	48,082	>13,701	>28%
CY	16,269	>1,969	>12%
CZ	59,500	6,481	11%
DE	693,877	N.A.	N.A.
DK	54,532	41,495	76%
EE	N.A.	886	N.A.
EL	63,394	42,500	67%
ES	384,100	>80,000	>21%
FI	N.A.	21,800	N.A.
FR	484,349	N.A.	N.A.
HR	27,910	5,000	18%
HU	38,917	9,630	25%
IE	N.A.	<14,969	N.A.
IT	370,210	>185,000	>50%
LT	11,453	No union	No union
LU	40,536	>9,000	>22%
LV	14,993	564	4%
MT	7,530	>2,000	>27%
NL	170,000	>10,750	>6%
PL	N.A.	10,400	N.A.
PT	73,318	>54,543	>74%
RO	148,317	>4050	>3%
SE	63,213	29,500	47%
SI	12,294	7,000	57%
SK	23,000	3,128	14%
UK	773,900	144,625	19%

Note: Total sectoral employee figures refer to 2015 in the case of BG, DK, IT, LT and MT and to 2011 in the case of PT. Figures refer to whole banking sector as defined for the purpose of this study. In the case of IT, figures also include central banking activities according to NACE 64.11.

Source: Network of Eurofound Correspondents (2018) and authors' own calculations.

## Trade union involvement in collective bargaining or social dialogue

In the previous section, the sector-relatedness and membership strength of trade unions has been considered. In this section, their involvement in collective bargaining is analysed. Table 12 shows whether a trade union is involved in multi-employer bargaining or single-employer collective bargaining. Single-employer bargaining is conducted on behalf of individual companies and thus covers only the workforce of



these companies, whereas multi-employer bargaining generally covers all member companies of employer organisations which are party to an agreement. The table also presents the share of sectoral workers per country and the absolute number of workers per trade union covered by such agreements. It should be noted that this table is based on estimates that have been provided by members of the Network of Eurofound Correspondents.

Table 12: Collective bargaining involvement of the 94 banking sector trade unions

Country	Name	Multi-employer bargaining	Single-employer bargaining	Sectoral collective bargaining coverage rate	Number of workers covered
AT	GPA-djp	x	x	Almost 100%	74,500
BE	CGSLB-ACLVB	x	x	100%	62,900
	SETCa-BBTK	x	x		N.A.
	CNE-GNC	x	x		N.A.
	LBC-NVK	x	x		N.A.
BG	NBU	No	x	N.A.	7,481
	FFSTUB-BG	No	x		3,600
CY	ETYK	No	x	70%	8,300
	PASEY-PEO	No	x		400
	OIYK-SEK	No	x		600
	PASYDY	No	x		<100
CZ	OSPPP	x	x	49%	32,000
DE	Ver.di	x	x	65-82%	N.A.
	DBV	x	x		>205,000
	DHV	x	No		165,000
DK	Finansforbundet	x	x	80%	41,500
	Djøf	x	No		N.A.
EE	ESTAL	No	No	0%	0
	EFL	No	No		0
ES	FESMC-UGT	x	x	60%	195,000
	Servicios-CC.OO	x	x		195,000
	ELA-ZERBITZUAK	No	x		N.A.
	LAB	No	x		N.A.
	FINE	x	No		70,000
FI	YTN	x	No	>90%	24,000
	Pro	x	x		26,000
	Nousu	x	No		24,000
FR	FBA CFDT	x	x	98%	484,349
	CFDT Cadres	No	No		0
	FGA CFDT	x	x		71,046
	F3C CFDT	x	x		36,969

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Multi-employer bargaining	Single-employer bargaining	Sectoral collective bargaining coverage rate	Number of workers covered
	<b>FEC FO</b>	x	x		484,349
	<b>FSPBA CGT</b>	x	x		484,349
	<b>UGICT CGT</b>	No	No		0
	Fédération CFTC Banques	x	x		484,349
	Fédération UNSA Banques Assurances	x	x		84,282
	Sud Banques	x	x		71,066
	SNB CFE-CGC	x	x		484,349
EL	<b>OTOE</b>	x	No	85%	42,500
HR	<b>SBF-HR</b>	No	x	60%	13,000
HU	<b>BBDSZSZ</b>	No	x	<50%	12,700
	<b>BBDSZ</b>	No	x		5,000
	<b>KASZ</b>	No	x		N.A.
IE	<b>FSU</b>	No	x	30-40%	12,000
	<b>SIPTU</b>	No	x		<500
	<b>Unite</b>	No	x		>3,000
	<b>Mandate</b>	No	x		400
IT	<b>FISAC-CGIL</b>	x	x	100%	343,500
	<b>FIRST-CISL</b>	x	x		343,500
	<b>UILCA-UIL</b>	x	x		343,500
	<b>FABI</b>	x	x		343,500
	<b>Sinfub-UNISIN</b>	x	x		308,500
	UGL Credito	x	x		35,000
LT	No union			14%	
LU	<b>ALEBA</b>	x	No	65% – 100%*	26,133
	<b>OGBL</b>	x	x		26,133
	<b>LCGB-SESF</b>	x	x		26,133
LV	FNA	x	x	N.A.	N.A.
MT	<b>GWU</b>	No	x	45%	1,800
	<b>MUBE</b>	No	x		N.A.
NL	<b>FNV Finance</b>	x	x	>95%	N.A.
	<b>CNV Vakmensen</b>	x	x		74,232
	De Unie	x	x		N.A.
PL	<b>KSBHiU NSZZ 'Solidarnosc'</b>	No	x	28%	47,600
	<b>ZZZB PEKAO SA**</b>	No	x		12,000
	<b>OMPBU-OPZZ</b>	No	x		12,000
PT	<b>SBSI</b>	x	x	>70%	38,536
	<b>SBN</b>	x	x		38,536

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Multi-employer bargaining	Single-employer bargaining	Sectoral collective bargaining coverage rate	Number of workers covered
	<b>SBC</b>	x	x		38,536
	<b>Febase</b>	x	x		38,536
	SNQTB	x	x		10,000
	STEC	No	x		9,410
	SinTAF	No	x		500
	SIB	x	x		N.A.
RO	<b>FSAB</b>	No	x	2%	N.A.
	FSLC CEC	No	x		4,050
SE	<b>Finansförbundet</b>	x	No	65%	23,000
	<b>SI</b>	x	No		6,000
	<b>Jusek</b>	x	No		6,000
	<b>Civilekonomerna</b>	x	No		6,000
SI	<b>SBS</b>	x	No	100%	12,294
	SNLB	x	x		2,885
SK	<b>OZ PPaP</b>	No	x	Almost 90%	20,400
UK	<b>Accord</b>	No	x	23%	83,000
	Advance	No	x		23,000
	Aegis	No	x		>4,000
	BSU	No	x		4,000
	<b>CWU</b>	No	x		24,000
	<b>FSU</b>	No	x		5,150
	LBSSA	No	x		1,300
	LUBSSA	No	x		160
	NGSU	No	x		18,000
	SUWBBS	No	x		700
	<b>USDAW</b>	No	x		1,600
	<b>Unite</b>	No	x		>220,000

Notes: Members of UNI Europa are marked in **bold**. \* The figure provided by the trade unions is 65%, while the figure provided by Luxembourg Bankers' Association (ABBL) is 100%. The difference is because the trade unions included in their understanding of the sector executives and management staff that are not covered by sector level collective bargaining, while for ABBL those persons are not considered as employees, and in their perspective all employees (100%) are covered by sectoral collective bargaining. \*\* This is one example of a company level trade union in the banking sector. There are probably about 10 of such company level trade unions, all of which are involved in single-employer bargaining.

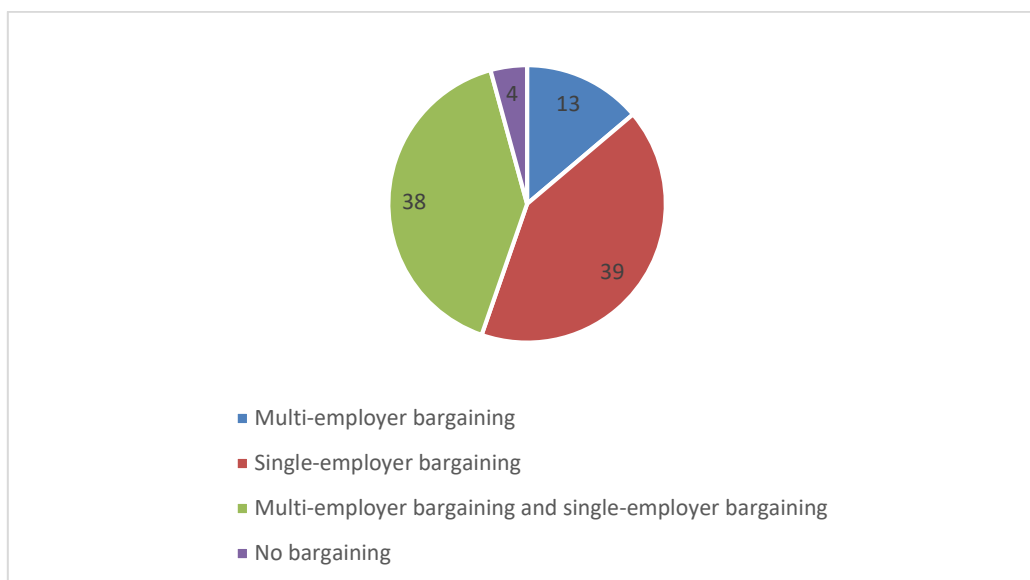
Source: Network of Eurofound Correspondents (2018).

Figure 3 shows the involvement of trade unions in collective bargaining affecting the sector. The vast majority (82%) of trade unions in the banking sector are involved in single-employer collective bargaining,

either as the only form of bargaining (41.5%) or in tandem with multi-employer bargaining (40.5%). Only 14% of the trade unions engage in multi-employer collective bargaining. This means that there are more trade unions involved in single-employer bargaining than in multi-employer bargaining in the banking sector.

Bargaining practices in the sector tend to follow general industrial relations practices in the Member States. For instance, trade unions in the Nordic countries, Austria, Belgium, France, Germany, Greece, Italy, Luxembourg, Slovenia and Spain are generally involved in multi-employer bargaining (sometimes complemented by single-employer arrangements), whereas in the UK, the Baltic states and a number of central and eastern European countries, single-employer bargaining is more common, or is the only form of bargaining. 4% of trade unions (from Estonia and France) are not involved in any form of collective bargaining targeting employees in the sector.

Figure 3: Involvement of banking trade unions in different forms of collective bargaining, absolute numbers



Note: N=94.

Source: Based on information from Network of Eurofound Correspondents (2018).

Multi-employer bargaining predominates in countries such as Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, Portugal, Slovenia, Spain and Sweden. In Austria, coverage is nearly 100% due to a special arrangement in the banking sector whereby almost all banking companies are organised by both voluntary and compulsory (chambers) employer organisations at the same time. In contrast to the standard pattern of employment regulation in Austria, the sector-related collective agreements in banking are formally signed by the voluntary associations rather than the chamber (WKO) subunits. Only one chamber subunit acts as the signatory party in the sector, that is the FVB on behalf of the commercial banks. This is to extend the applicable collective agreement to all commercial banks, since the voluntary organisation representing the commercial banks (VÖBB) does not organise all of the potential members. In Belgium, Finland, France, Luxembourg, Spain and Sweden, coverage of collective agreements

is high due to the extension of collective agreements,<sup>11</sup> whereas in Denmark, Germany, Greece and Slovenia, coverage is largely high due to high levels of membership in trade unions and employer organisations.

Only single-employer bargaining takes place in Bulgaria, Croatia, Cyprus, Hungary, Ireland, Lithuania, Malta, Poland, Romania, Slovakia and the UK. Both single and multi-employer bargaining is conducted in Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Greece, Italy, Luxembourg, the Netherlands, Portugal, Slovenia, Spain and Sweden; in all these countries except the Netherlands, multi-employer arrangements (clearly) predominate. The Netherlands is a special case, in that prevailing single-employer bargaining results in a collective bargaining coverage in the sector of nearly 100%. In Belgium, all the sector's employers and employees are covered by sectoral agreements providing for a basic framework in terms of pay and working conditions; in addition, the large banks conclude individual company agreements on top of the sectoral agreements, covering a major part of the employees in the banking sector. While in Estonia no agreement is in force, the situation for Bulgaria and Latvia is unclear.

## **Sector-relatedness and membership strength of employer organisations**

A total of 70 employer organisations were identified in the banking sector by the Network of Eurofound Correspondents, covering all 28 Member States. In some countries, such as Austria, Belgium, France, Germany and Spain, there is a significant degree of fragmentation among employer organisations in the sector, partially due to the fact that some organisations represent only a particular segment/business activity within the banking sector as defined for the purpose of this study. Another main reason for fragmentation is the existence of separate employer organisations for different types of banks, which may nevertheless cover all or a major part of banking business activities.

For 54 employer organisations, full information on their sector coverage in terms of business activities (NACE codes) is available. Of these 54 organisations, 31 cover almost the entire banking sector, meaning that they cover at least part of all six NACE classes 64.10, 64.20, 64.30, 64.90, 66.10 and 66.20. Eight employer organisations organise employers only in NACE sector 64.10 (covering the 'core' banking activities), and four organisations in Spain only have members in NACE class 64.90, whereas employer organisations covering exclusively one of the other NACE classes (64.20, 64.30, 66.10 or 66.30) are virtually non-existent. This indicates that fragmentation of the associational 'landscape' on the employer side in the banking sector mainly results from factors other than specialisation in terms of business activities. The four employer organisations in Spain that are exclusively active within the NACE class 64.90 mirror their high specialisation within a relatively small segment of business activities, but in this respect remain unique in the sector.

The remainder (about one-fifth of all organisations with available data) cover a combination of different business activities within the banking sector (usually combining NACE 64.10 activities with other banking sector activities). Table 11 illustrates the NACE coverage of each employer organisation for which such information is available.

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<sup>11</sup> The extension of collective agreements refers to a practice whereby collective agreements are also applied to workers and employers not party to collective bargaining agreements. This is usually done through specific administrative procedures.

Table 13: Sector coverage of the 70 employer organisations in terms of business activities

Country	Name	NACE 64.10	NACE 64.20	NACE 64.30	NACE 64.90	NACE 66.10	NACE 66.30
AT	FVB	Yes	Yes	No	Yes	No	No
	VÖBB	Yes	Yes	No	Yes	No	No
	ÖSV (=FVS)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	ÖRV (=FVRB)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	ÖGV (=FVVB)	Yes	No	No	No	No	No
	VÖLHB (=FVLHB)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BE	FEBELFIN	Yes	Yes	Yes	Yes	Yes	Yes
	APIPC	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	BZB	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	BBZ-FEDAFIN	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Cera	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BG	ABB	Yes	Yes	Yes	Yes	Yes	Yes
CY	ACB	Yes	Yes	No	Yes	No	No
CZ	SBP	Yes	Yes	Yes	No	Yes	No
	CBA	Yes	No	No	Yes	No	No
DE	AGV Banken	Yes	Yes	Yes	Yes	Yes	Yes
	VÖB	Yes	Yes	Yes	Yes	Yes	Yes
	AVR	Yes	Yes	Yes	Yes	Yes	Yes
	VKA	Yes	Yes	Yes	Yes	Yes	Yes
	DSGV	Yes	Yes	Yes	Yes	Yes	Yes
	BVR	Yes	Yes	Yes	Yes	Yes	Yes
	BdB	Yes	Yes	Yes	Yes	Yes	Yes
DK	FA	Yes	Yes	Yes	Yes	Yes	Yes
	Finance Denmark	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Lokale Pengeinstitutter	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
EE	EP	Yes	No	Yes	Yes	Yes	Yes
EL	HBA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	AGCB	Yes	Yes	Yes	Yes	No	No
ES	AEB	Yes	No	No	No	No	No
	UNACC	No	No	No	Yes	No	No
	CECA	Yes	N.A.	N.A.	N.A.	N.A.	N.A.
	AELR	No	No	No	Yes	No	No
	AEF	No	No	No	Yes	No	No
	ASNEF	No	No	No	Yes	No	No
FI	FA	Yes	Yes	Yes	Yes	Yes	Yes
	PALTA	Yes	Yes	Yes	Yes	Yes	Yes
FR	AFB	Yes	Yes	Yes	Yes	Yes	Yes
	FNCE	Yes	Yes	Yes	Yes	Yes	Yes

## Representativeness of the European social partner organisations: Banking sector

Country	Name	NACE 64.10	NACE 64.20	NACE 64.30	NACE 64.90	NACE 66.10	NACE 66.30
	<b>CNCM</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>BPCE</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>FNCA</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	<b>ASF</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>AMAFI</b>	No	No	No	No	Yes	No
HR	<b>HUB</b>	Yes	Yes	Yes	Yes	No	No
HU	<b>HBA</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>OTSZ</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
IE	<b>IBEC</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>BPFI</b>	Yes	Yes	Yes	Yes	Yes	Yes
IT	<b>ABI</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>Federcasse</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>ACRI</b>	Yes	Yes	Yes	Yes	Yes	Yes
LT	<b>LBA</b>	Yes	No	No	No	No	No
	<b>LCKU</b>	Yes	No	No	No	No	No
LU	<b>ABBL</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
LV	<b>LKA</b>	Yes	Yes	Yes	Yes	Yes	Yes
MT	<b>MBA</b>	Yes	Yes	Yes	Yes	Yes	Yes
NL	<b>NVB</b>	Yes	No	No	No	No	No
	<b>WVB</b>	Yes	No	No	No	No	No
PL	<b>ZBP</b>	Yes	Yes	Yes	Yes	No	No
	<b>KZBS</b>	Yes	Yes	Yes	Yes	Yes	Yes
PT	<b>APB</b>	Yes	Yes	Yes	Yes	No	No
RO	<b>ARB</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>FPSFR</b>	Yes	Yes	Yes	Yes	Yes	Yes
SE	<b>BAO</b>	Yes	Yes	Yes	Yes	Yes	Yes
	<b>SBA</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Svensk Handel	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SI	<b>ZBS</b>	Yes	No	Yes	Yes	Yes	No
SK	<b>SBA</b>	Yes	Yes	Yes	Yes	Yes	Yes
UK	<b>BSA</b>	Yes	No	No	No	No	No
	<b>UK Finance</b>	Yes	Yes	Yes	Yes	Yes	Yes

Note: Members of EBF/BCESA, ESBG and EACB are marked in **bold**.

Source: Network of Eurofound Correspondents (2018).

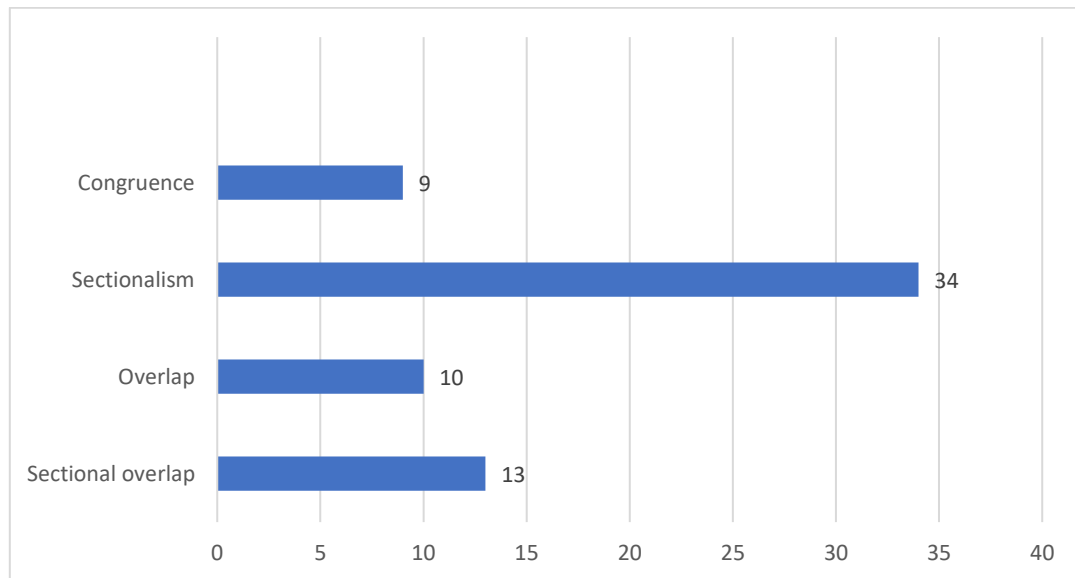
When assessing the membership domain of the employer organisations with regard to the banking sector (see Figure 4 and Table 14), it becomes apparent that more than half of them have a sectional domain pattern. This means that only part of the sector, whether in terms of business activities or other criteria, is

covered, while no companies in business activities outside the sector are represented. This indicates that the membership domains of most employer organisations tend to be tailor-made for a particular sub-group of employers and businesses in the sector, for instance ‘core’ banking institutions or just savings banks or cooperative banks. This may enable them to perform a more targeted interest representation on behalf of their members, depending on their membership strength.

About 35% of the organisations have sectionally overlapping domains, which means that they also organise companies beyond the banking sector. Finally, 14% have a membership domain that is more or less congruent with regard to the sector.

Compared with the trade union side, the membership domains of employer organisations tend to be notably narrower than those of the trade unions (see Chapter 3).

Figure 4: Domain coverage of employer organisations in the banking sector



Note: N=66; no information available for Cera of Belgium, Finance Denmark of Denmark and BPCE and FNCA of France.

Source: Network of Eurofound Correspondents (2018).



Table 14: Membership domain patterns of sector-related employer organisations in the banking sector, 2018

Country	Congruence	Sectionalism	Overlap	Sectional overlap
AT		FVB, <b>VÖBB</b> , <b>ÖSV</b> (=FVS), VÖLHB (=FVLHB)		<b>ÖRV</b> (=FVRB), <b>ÖGV</b> (=FVVB)
BE		<b>FEBELFIN</b> , APIPC, BZB, BBZ- FEDAFIN		
BG	<b>ABB</b>			
CY		<b>ACB</b>		
CZ		<b>CBA</b>		<b>SBP</b>
DE		<b>AGV Banken</b> , AVR, BVR	VÖB	VKA, DSGV, BdB
DK		<b>Lokale Pengeinstitutter</b>	<b>FA</b>	
EE		<b>EP</b>		
EL		<b>AGCB</b>		<b>HBA</b>
ES		<b>AEB</b> , <b>UNACC</b> , <b>CECA</b> , AELR, AEF		ASNEF
FI			<b>FA</b> , PALTA	
FR	ASF	<b>FNCE</b>	<b>CNCM</b>	<b>AFB</b> , AMAFI
HR		<b>HUB</b>		
HU	<b>HBA</b>	<b>OTSZ</b>		
IE			<b>IBEC</b> , <b>BPFI</b>	
IT	<b>ABI</b>	<b>Federcasse</b> , ACRI		
LT		<b>LBA</b> , LCKU		
LU				<b>ABBL</b>
LV			<b>LKA</b>	
MT	<b>MBA</b>			
NL		<b>NVB</b> , WVB		
PL		<b>ZBP</b>		<b>KZBS</b>
PT		<b>APB</b>		
RO	<b>ARB</b>		FPSFR	
SE	<b>BAO</b> , <b>SBA</b>		Svensk Handel	
SI		<b>ZBS</b>		
SK			<b>SBA</b>	
UK	<b>UK Finance</b>	<b>BSA</b>		

Note: Members of EBF/BCESA, ESBG and EACB are marked in **bold**. No information available for **Cera** in Belgium, **Finance Denmark** in Denmark and **BPCE** and **FNCA** in France.

Source: Network of Eurofound Correspondents (2018).

The membership strength (organisational density) of employer organisations in the banking sector can be assessed in two different ways: by looking at the share of employers in the sector represented by one or more sector-related employer organisations, or by looking at the share of employees in the sector working

in companies organised by these employer organisations. The first method of calculating means that each company is considered equally, while in reality some companies are far more important for the sector than others. Therefore, it is more meaningful to combine the company-based calculation with a workforce-based calculation of the organisational strength. This is done by dividing the total workforce of all the affiliated companies by the total number of employees within the sector.

Sectoral aggregate membership strength per country is indicated in Table 15 below, given that membership data has been provided for all sector-related employer organisations in a country or – as is the case of Belgium, Denmark, France, Germany, Hungary, Lithuania, Luxembourg, Spain and Sweden – for the majority of/most important (largest) associations in the sector. In most countries, density in terms of employees is significantly higher than in terms of companies. This indicates a higher propensity of larger companies to associate, when compared to their smaller counterparts.

In Austria, the dual system of representation by both voluntary and compulsory employer organisations in the banking sector, in tandem with a traditionally high willingness to associate, means that density comes close to 100% in terms of both companies and employees. Countries such as Croatia, Czechia, Denmark, France, Hungary, Italy, Lithuania, Slovakia, Slovenia and Sweden also record high density rates in terms of employees represented (above 70%). By contrast, there are only two countries (the Netherlands and Romania) where data is available for all sector-related employer organisations with a sectoral density in terms of employees lower than 50%. Overall, these figures need to be assessed with caution due to a lack of data for several associations and the lacking reliability of some figures. For instance, the fact that aggregate density of employer organisations in terms of employees exceeds 100% in the cases of Czechia and Italy gives rise to some doubts about the correctness or sector-relatedness of the figures provided. The huge differences in the numbers of sectoral companies (as provided by the national correspondents) may partially be traced back to different business structures across countries.

**Table 15: Organisational density of employer organisations in banking**

Country	Total sectoral employees (2016)	Employees working in companies affiliated to employer organisations in the sector	Density in terms of employees	Total sectoral companies (2016)	Affiliated to employer organisations in the sector	Density in terms of companies
AT	74,543	N.A.	Close to 100%	572	N.A.	Close to 100%
BE	60,148	N.A.	N.A.	1,544	>276	>18%
BG	48,082	N.A.	N.A.	2,237	22	1%
CY	16,269	10,210	63%	35 (1,279)*	12	34%
CZ	59,500	69,150	116%	27,841	45	0.2%
DE	693,877	>458,750	>66%	N.A.	>2,058	N.A.
DK	54,532	>48,632	>89%	8,535**	>139	>1,6%
EE	N.A.	5,000	N.A.	N.A.	13	N.A.
ES	384,100	>170,280	>44%	74,515	213	0.3%
FI	25,000	20,689	83%	6,697	75	1%
FR	484,349	>363,344	>75%	>63,976	>677	1%

Country	Total sectoral employees (2016)	Employees working in companies affiliated to employer organisations in the sector	Density in terms of employees	Total sectoral companies (2016)	Affiliated to employer organisations in the sector	Density in terms of companies
EL	63,394	40,868	64%	1,336	22	2%
HR	27,910	27,500	99%	33	19	58%
HU	38,917	>33,150	>85%	N.A.	96	N.A.
IE	N.A.	<45,500	N.A.	N.A.	>39	N.A.
IT	370,210	389,597	105%	38,910	1,032	3%
LT	11,453	>8,000	>70%	>473	68	<14%
LU	40,536	N.A.	N.A.	>141	N.A.	N.A.
LV	14,993	N.A.	N.A.	846	N.A.	N.A.
MT	7,530	4,376	58%	1,825	25	1%
NL	170,000	77,732	46%	80,800	94	0.1%
PL	N.A.	181,500	N.A.	617	659	107%*
PT	73,318	47,000	64%	3,674	23	0.6%
RO	148,317	68,584	46%	15,276	41	0.3%
SE	63,213	>44,000	>70%	18,437	>136	>0.7%
SI	12,294	12,294	100%	1,310	30	2%
SK	23,000	19,670	86%	2,677	25	1%
UK	773,900	535,000	69%	41,300	348	0.8%

Notes: Total sectoral employee figures refer to 2015 in the case of BG, DK, IT, LT and MT and to 2011 in the case of PT. Total sectoral company figures refer to 2014 in the case of BG and to 2015 in the case of DK, HR, IT, LT, MT and PT. Figures refer to whole banking sector as defined for the purpose of this study. In the case of DE and EL, figures also include central banking activities according to NACE 64.11. \*Cyprus business register data provided 1,279 as the number of companies in the sector in Cyprus. \*\*Of the 10,735 sector-related companies, there are 2,200 non-financial holding companies, with a very low number of employees. These holding companies are not considered by FA as being part of the banking sector. \*\*\*It is not clear why the aggregate number of companies affiliated to sector-related employer organisations exceeds the total number of companies in the sector in Poland.

Source: Network of Eurofound Correspondents (2018) and authors' own calculations.

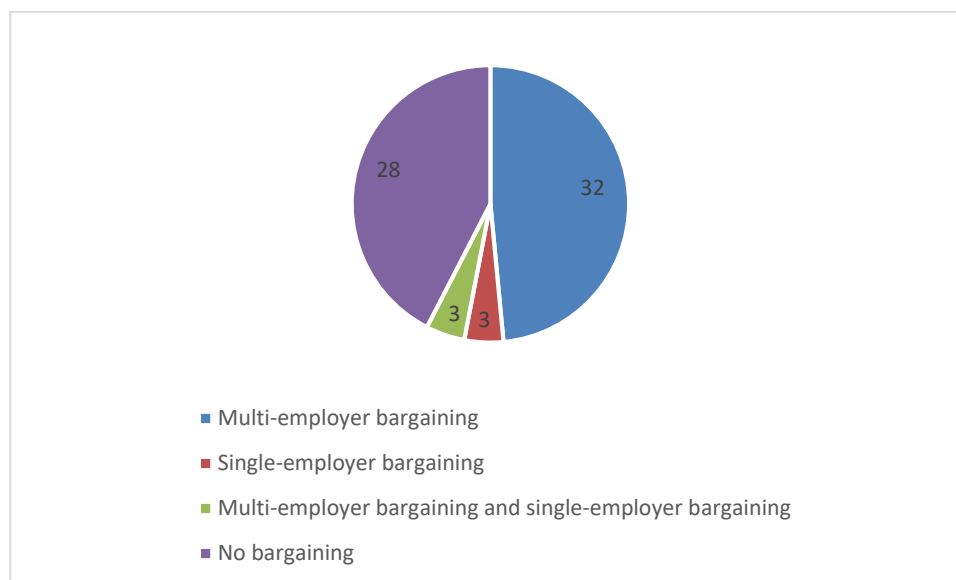
## Involvement of banking employer organisations in collective bargaining

The previous section looked at the sector-relatedness and membership strength of employer organisations. This section looks at their involvement in collective bargaining and the number of employees covered by collective bargaining agreements signed by the employer organisations in the sector. Figure 5 provides an overview of the proportion of single- and multi-employer bargaining in the sector. Of the employer organisations for which information on their bargaining involvement is available (66 out of 70 employer organisations), about 48% are involved in pure multi-employer collective bargaining. A further 5% are involved in both multi- and single-employer bargaining, and the same proportion of organisation is engaged in single-employer bargaining only. About 42% of the employer organisations in the banking sector do not participate in any form of collective bargaining. This is because in many countries collective bargaining takes place exclusively at the level of the individual employer (if at all), usually without the involvement of

employer organisations. This situation applies to countries such as Bulgaria, Croatia, Cyprus, Greece,<sup>12</sup> Hungary, Latvia, Lithuania, Malta, Poland, Portugal, Slovakia and the UK.

The relatively large number of employer organisations in the banking sector that do not engage in collective bargaining also results from the pluralist associational ‘landscape’ in some countries, such as Denmark, Germany, Italy and the Netherlands.<sup>13</sup> In these countries, there are several different organisations representing the interests of different business groups within the sector. Some of these organisations primarily act as business or trade associations and are classified as social partner organisations in this report only due to their affiliation to one of the sector-related European-level employer confederations EBF/BCESA, ESBG and EACB. All associations which are not involved in collective bargaining according to the table below are considered as trade associations<sup>14</sup> in their country. Table 16 below provides a more detailed picture on this for each Member State.

Figure 5: Involvement of banking employer organisations in different forms of collective bargaining, absolute numbers



<sup>12</sup> Although in Greece there is no sector-related employer organisation that engages in collective bargaining, there is a sectoral multi-employer agreement. This agreement has been signed by a number of individual banks and is to be considered a multi-employer agreement according to Law 1876/1990 (Article 3), since it covers more than 70% of the sector’s workforce. A similar regulation can be found in Portugal, where so-called multi-single-employer agreements are made by a number of individual employers, rather than an employer organisation. Therefore, in both Greece and Portugal, sectoral multi-employer agreements exist despite the absence of an employer organisation with collective bargaining capacity.

<sup>13</sup> Sweden also has a pluralist associational ‘landscape’, with more than one employer organisation in the banking sector. But all of them (except for one) engage in collective bargaining. The only organisation not involved is SBA. SBA does not work with labour law and questions about employees and is not an employer organisation in that sense. Therefore, the banks are members in SBA, as well as in BAO or another employer organisation engaged in collective bargaining.

<sup>14</sup> In simple terms, the main reference for trade associations is the ‘product’ market (whereas business has interests in relation to customers and suppliers) rather than the labour market.

Representativeness of the European social partner organisations: Banking sector

Notes: N=66. No data available for Cera in Belgium, Finance Denmark in Denmark and BPCE and FNCA in France.

Source: Based on information from Network of Eurofound Correspondents (2018).

Table 16: Collective bargaining involvement of employer organisations in the banking sector

Country	Name	Number of member companies in sector	Number of employees in member companies in sector	Collective bargaining involvement in sector	Number of employees covered by collective bargaining
AT	FVB	132	25,337	M	<1,000
	VÖBB	61	17,000	M+S	17,000
	ÖSV (=FVS)	54	15,000	M	15,000
	ÖRV (=FVRB)	N.A.	N.A.	M	N.A.
	ÖGV (=FVVB)	19	4,180	M	4,180
	VÖLHB (=FVLHB)	13	3,548	M	3,548
BE	FEBELFIN	270	N.A.	M	N.A.
	APIPC	6	>700	M	>2,500
	BZB	N.A.	N.A.	M	>7,000
	FEDAFIN	N.A.	N.A.	M	>7,000
	Cera	N.A.	N.A.	N.A.	N.A.
BG	ABB	22	N.A.	No	0
CY	ACB	12	10,210	No	0
CZ	SBP	7	29,150	M+S	29,150
	CBA	38	40,000	No	0
DE	AGV Banken	114	147,700	M	197,500
	VÖB	N.A.	N.A.	M	35,000
	AVR	972	160,000	M	160,000
	VKA	N.A.	N.A.	M	N.A.
	DSGV	N.A.	N.A.	No	0
	BVR	972	151,050	No	0
	BdB	N.A.	N.A.	No	0
DK	FA	79	40,632	M	40,632
	Finance Denmark			N.A.	
	Lokale Pengeinstitutter	60	8,000	No	0
EE	EP	13	5,000	No	0
EL	HBA	11	40,000	No	0
	AGCB	11	868	No	0
ES	AEB	80	97,085	M	103,593
	UNACC	43	N.A.	M	15,354
	CECA	10	73,195	M	70,000
	AELR	61	N.A.	M	2,100
	AEF	19	N.A.	M	2,100

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Number of member companies in sector	Number of employees in member companies in sector	Collective bargaining involvement in sector	Number of employees covered by collective bargaining
	ASNEF	N.A.	N.A.	M	2,100
FI	FA	74	13,789	No*	24,000
	PALTA	1	6,900	M	24,000**
FR	AFB	206	200,200	M	200,200
	FNCE	28	40,144	M	40,144
	CNCM	18	73,000	M	40,000
	BPCE	N.A.	N.A.	N.A.	N.A.
	FNCA	N.A.	N.A.	N.A.	N.A.
	ASF	285	40,000	M	22,000
	AMAFI	140	10,000	M	4,712
HR	HUB	19	27,500	No	0
HU	HBA	47	33,150	No	0
	OTSZ	49	N.A.	No	0
IE	IBEC	N.A.	<20,000	S	N.A.
	BPFI	39	25,500	No	0
IT	ABI	676	325,800	M+S	308,500
	Federcasse	328	35,000	M	35,000
	ACRI	28	28,797	No	0
LT	LBA	10	8,000	No	0
	LCKU	58	N.A.	No	0
LU	ABBL	N.A.	N.A.	M	26,133
LV	LKA	N.A.	N.A.	No	0
MT	MBA	25	4,376	No	0
NL	NVB	70	74,232	No	0
	WVVB	24	3,500	M	3,500
PL	ZBP***	103	150,000	No	0
	KZBS	556	31,500	No	0
PT	APB	23	47,000	No	0
RO	ARB	36	49,162	No	0
	FPSFR	5	19,422	S	N.A.
SE	BAO	150	47,000****	M	100%*****
	SBA	N.A.	N.A.	No	0
	Svensk Handel	1	1,000	S	1,000
SI	ZBS	30	12,294	M	10,000
SK	SBA	25	19,670	No	0
UK	BSA	48	35,000	No	0
	UK Finance	300	500,000	No	0

*Notes: Members of EBF/BCESA, ESBG and EACB are marked in **bold**. M=multi-employer bargaining; S=single-employer bargaining; M+S=both multi- and single-employer bargaining; no=no bargaining; N.A.=information not available. ACB of Cyprus is de facto involved in collective bargaining, but has no signatory party. SBA of Slovakia waived its bargaining capacity in 2016. \* As of January 2019, Finance Finland and its member organisations are represented by PALTA in the scope of collective bargaining. This means that PALTA is the only negotiating party in charge of the financial sector's collective bargaining agreements, and as of 2019 FA is no longer involved in collective bargaining. \*\* Since the sectoral collective agreement is of generally binding, basically all companies in the sector, except Danske Bank with its company-level agreement, should be covered. FA has presumably excluded micro-/one-person companies from these figures; around 90% of the companies in the sector have less than five personnel. \*\*\* ZBP and KZBS are both associations of banking companies and not employer organisations from the Polish legal perspective, as they are chambers of commerce. They are not involved in collective bargaining, as there is only single employer bargaining at company level in Poland. ZBP and KZBS are included in this report as they are affiliated to a European social partner organisation involved in the European sectoral social dialogue committee. ZBP is member of EBF and BCESA, while KZBS is member of EACB. \*\*\*\* The average number of yearly employees is 41,350. \*\*\*\*\* The collective bargaining agreement signed by BAO apply to all banking sector employees. The average number of yearly banking sector employees in Sweden is 41,350.*

*Source: Network of Eurofound Correspondents (2018).*

## Collective bargaining patterns and social dialogue practices

The representativeness of the national social partner organisations is of interest to this study in terms of the capacity of their European umbrella organisations to participate in European social dialogue. Similarly, it is important for the implementation of any agreements made by European-level organisations at the national, regional and local levels. The role played by social partners in collective bargaining, social dialogue and public policymaking is therefore an important component of representativeness. The relevance of the European sectoral social dialogue tends to increase with the growing ability of the national affiliates of the European organisations to regulate employment terms and influence national public policies affecting the sector (Perin and Léonard, 2011).

A cross-national comparative analysis shows a generally positive correlation between the bargaining role of the social partners and their involvement in public policy (Traxler, 2004). This trend is also corroborated by the analysis of the involvement of the banking sector organisations in bipartite and tripartite bodies dealing with the sector-specific public policies presented in this section. Multi-employer bargaining tends to have a greater significance in this regard, primarily because of the macro-economic impact of such agreements (unless, of course, there are single-employer agreements in place involving very large companies which serve to set an industry 'standard' or signalling effect). Apart from looking at the social partners' formal role in bipartite and tripartite bodies, it is also important to ascertain the regularity of their involvement and whether they wield any significant influence in this arena.

As demonstrated above, the vast majority (96%) of the 94 trade unions identified in the sector are involved in collective bargaining, while on the employer side 42% of employer organisations for which information is available are not involved in any form of collective bargaining. The information on the coverage and nature of collective bargaining is summarised in Table 17 below.

The vast majority (82%) of trade unions in the banking sector are involved in single-employer collective bargaining, either as the only form of bargaining (40.5%) or in combination with multi-employer bargaining

(41.5%). 14% of the sector-related unions exclusively engage in multi-employer collective bargaining. Among the employer organisations for which data has been provided, 53% are involved exclusively multi-employer bargaining (48%) or in both multi- and single-employer bargaining (5%). Only 5% engage in single-employer bargaining targeting the banking sector.

**Table 17: Sector-related collective bargaining involving trade unions and employer organisations**

	Trade unions		Employer organisations	
<b>No collective bargaining involvement</b>	4%	94 (100%)	42%	66 (94%)*
<b>Single-employer collective bargaining only</b>	40–41%		5%	
<b>Multi-employer collective bargaining only</b>	14%		48%	
<b>Both single- and multi-employer collective bargaining</b>	41–42%		5%	
<b>Total</b>	94		66	

*Notes: Figures are rounded to the nearest 1%. \* No data available for 4 of the 70 sector-related employer organisations.*

*Source: Network of Eurofound Correspondents (2018).*

Table 18 and Table 19 present collective bargaining information on a country-by-country basis, illustrating the different national collective bargaining patterns and levels of collective bargaining coverage in the banking industry. Both tables provide an impression of the level of multi- and single-employer bargaining. It is important to note that single-employer bargaining can also take place (and usually does) without the involvement of employer organisations (which is not taken into account in the table above). This shows that, while employer organisations are not involved in collective bargaining in a number of countries, single-employer bargaining nonetheless often takes place, although its coverage is often limited to few (mainly larger) employers. This is true in Bulgaria, Croatia, Cyprus, Hungary, Ireland, Latvia, Lithuania, Malta, Poland, Romania, Slovakia and the UK (although in Ireland and Romania single-employer bargaining is partially conducted by employer organisations on behalf of individual companies). However, in these countries the rate of collective bargaining coverage usually falls short of those countries with prevalent multi-employer bargaining, with rates below 30% in countries such as Lithuania, Poland, Romania and the UK. This is mainly due to the lack of involvement of employer organisations in bargaining (and certainly due to the absence of multi-employer bargaining) in these countries. On the other hand, in countries such as Croatia, Cyprus and Slovakia which all record rates of at least 60%, single-employer arrangements have been known to give rise to high coverage rates if most of the large companies are willing to engage in collective bargaining.

The lowest rates of collective bargaining coverage in the context of prevailing multi-employer bargaining arrangements can be found in Czechia (with a rate of around 49%), Luxembourg and Spain (with rates of 65%-100%<sup>15</sup> and 60%<sup>16</sup> respectively). In the case of Czechia, the relatively low rate mainly ensues from the

<sup>15</sup> See the note under table 12 regarding the different views on collective bargaining coverage in Luxembourg.

<sup>16</sup> The Spanish Banking Association (AEB) indicated that the sectoral collective bargaining coverage rate for Spain is 100%. The different figures may stem from different understandings of the scope of the sector.



lack of extension of collective agreements in the sector. In Spain, the moderate collective bargaining coverage in the banking sector is mainly due to the high level of fragmentation of collective bargaining, which is conducted for most (but not all) subsectors separately instead of concluding one encompassing arrangement for the whole sector. By contrast, in Luxembourg only one encompassing multi-employer collective agreement for the banking sector has been concluded and extended to the whole workforce falling within the scope<sup>17</sup> of the agreement.

The highest rates of collective bargaining coverage can be found in Austria, Belgium, Finland, France, Italy and Slovenia, with rates close to 100%. This is largely due to the existence of pervasive practices of extending existing collective agreements to large parts of or the entire sector (in Belgium, Finland and France) or functional equivalents to such extension mechanisms (in Italy<sup>18</sup>). In Austria and Slovenia, high coverage rates mainly result from employer density rates coming close to 100%, even though the signatory parties exclusively (Slovenia) or mainly (Austria) rest on voluntary membership in both countries.

In the Netherlands, only the smaller banks are covered by a sectoral multi-employer agreement, while all the larger banks act as bargaining parties to single-employer collective agreements. Therefore, the Netherlands is the only country with most of the sector's workforce covered by single-employer arrangements, albeit with a very high collective bargaining coverage rate of more than 95%.

In Greece there is a special arrangement, with an agreement signed by a group of seven individual banking companies and one trade union covering major part of the sector's employees (about 85%). This agreement is signed by all seven individual employers, rather than an employer organisation. Nevertheless, in the absence of an employer organisation capable of collective bargaining, it is considered a multi-employer agreement according to Law 1876/1990 (Article 3) since it covers more than 70% of the sector's workforce. Similarly, in Portugal a group of individual employers have signed a so-called 'multi-single-employer agreement', as there is no employer organisation capable of conducting collective bargaining. This quasi-multi-employer agreement covers about half of the sector's employees.

Table 18: Form/level of bargaining per country in banking

Form/level of bargaining	Countries
Multi-employer bargaining	
Multi-employer bargaining and single-employer bargaining	AT, BE, CZ, DE, DK, EL, ES, FI, FR, IT, LU, NL, PT, SE, SI
Single-employer bargaining	BG, CY, HR, HU, IE, LT, LV, MT, PL, RO, SK, UK
No collective bargaining	EE*

Note: \* Trade union EFL of Estonia has started company-level collective bargaining in the sector, albeit hitherto without results.

Source: Network of Eurofound Correspondents (2018).

<sup>17</sup> It was reported that executives and management staff is not included in this collective bargaining agreement.

<sup>18</sup> According to the Italy's constitution, minimum conditions of employment must apply to all employees, which means that multi-employer agreements – according to labour court rulings – are regarded as generally binding.

Table 19: Collective bargaining coverage and collective bargaining level in banking

	Collective bargaining coverage				Information not available
	More than 90%	51–90%	25–50%	Less than 25%	
Single-employer bargaining sole or prevailing level	NL	CY, HR, SK	HU, IE, MT, PL	LT, RO, UK	BG, LV
Multi-employer bargaining sole or prevailing level	AT, BE, FI, FR, IT, SI	DE, DK, EL, ES*, LU, PT, SE	CZ		
No collective bargaining	EE				

Note: \* The Spanish Banking Association (AEB) indicated that the sectoral collective bargaining coverage rate for Spain is 100%. The different views on this may come from different understandings of the scope of the sector.

Source: Network of Eurofound Correspondents (2018).

## Participation in public policy

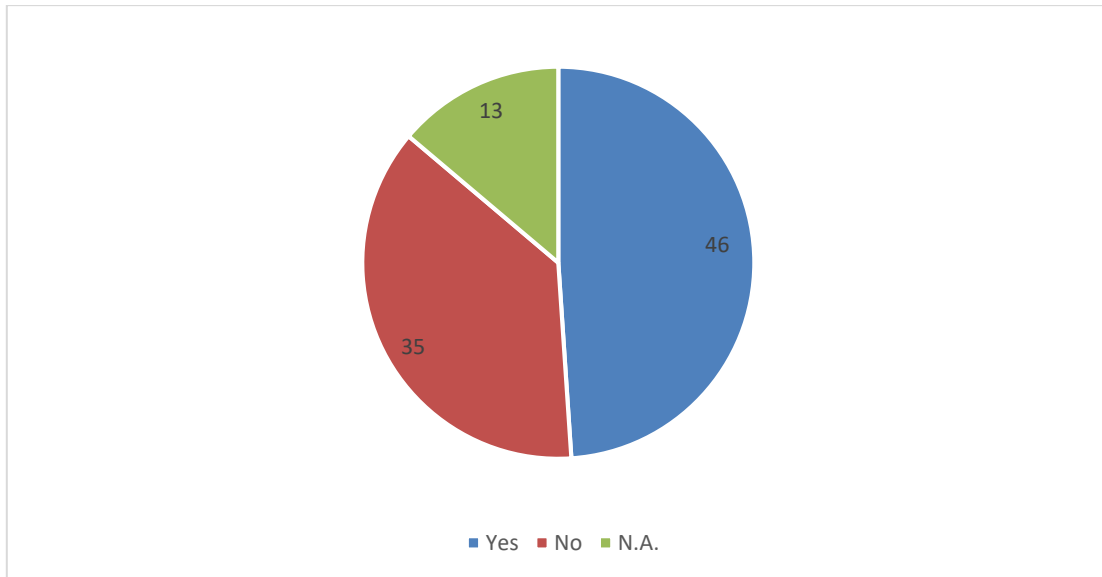
In a significant number of Member States (particularly in northern and western Europe), the participation of social partners in public policymaking has long been established. In a number of other countries (particularly in central and eastern Europe) such involvement is more recent and usually less developed, but in others it is rather formalised, for instance in tripartite bodies at the central level. While in general policymaking representation tends to take place through peak organisations, consultation in sector-related matters usually involves sectoral social partner organisations. As indicated above, such involvement in policymaking affecting the sector is another relevant indicator of the representativeness of national social partner organisations in the sector.

Such policy dialogue can be formal or informal and, irrespective of its institutional set-up, the level of influence wielded by social partner organisations in this arena is an important point to consider. The members of the Network of Eurofound Correspondents were asked to provide information on the involvement of the various employer and trade union organisations in public policymaking with a particular focus on the banking sector, including an assessment of the nature of their influence.

## Trade union consultation

Figure 6 and Figure 7 provide an overview assessment of the nature and level of involvement of trade unions in relevant policymaking at Member State level. Table 6 indicates that 49% of the sector-related trade unions are consulted in relation to sectoral policymaking; 37% are not involved in consultation processes, whereas for the remaining organisations (14%) this information is not available.

Figure 6: Consultation of trade unions in sector-related matters, absolute numbers

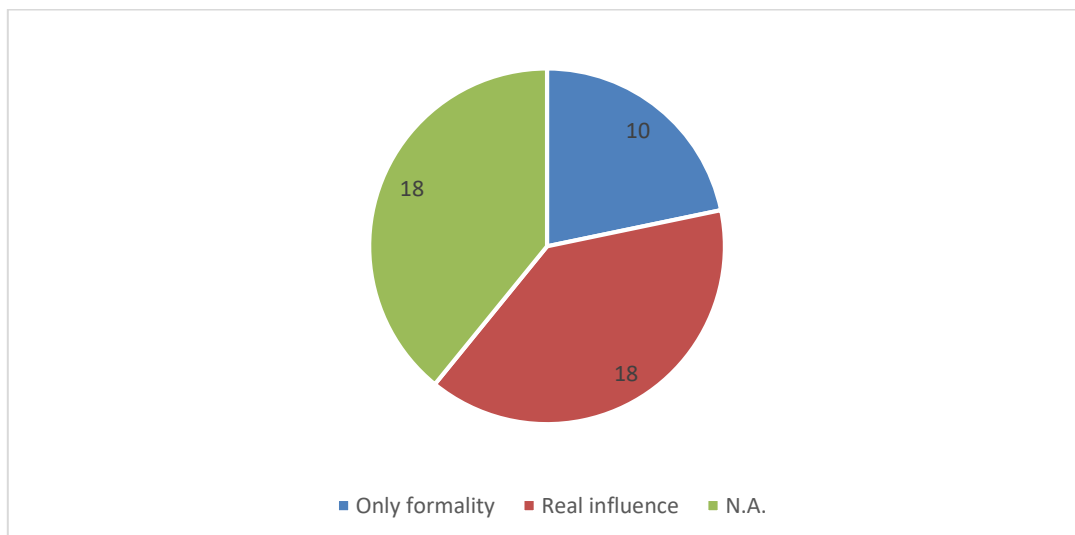


Note: N=94.

Source: Network of Eurofound Correspondents (2018).

Of those 46 cases where consultation takes place, only a minority of 18 trade unions (39%) record a real influence in the shaping of sector-related policymaking. In 10 cases (22%), consultation is regarded as a pure formality. For 39% of those trade unions recording consultation, no information about the level of influence through consultation has been reported (Figure 7).

Figure 7: Level of influence of trade union consultation, absolute numbers



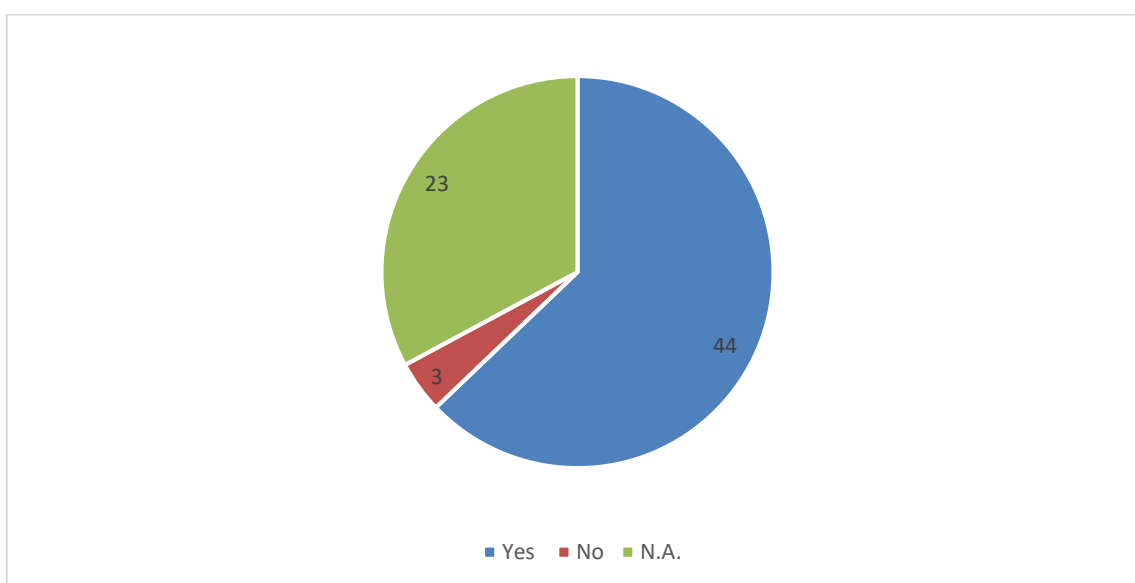
Note: N=46.

Source: Network of Eurofound Correspondents (2018).

## Employer organisation consultation

Figure 8 indicates that, among employer organisations, 63% are consulted in relation to sector policy and 4% do not show any involvement in consultation, while no information is available for one-third of organisations. Compared to the trade union side, a considerably higher proportion of employer associations are consulted by the authorities in matters related to the sector. Apparently, in some countries the administrations are inclined to ask for opinions and advice from organised business rather than from organised labour in the sector. In at least Slovenia and the UK, consultation rights are attributed only to the business side, while on the side of organised labour no organisation is consulted. In France, at least six trade unions claim not to have been consulted by the authorities.

Figure 8: Consultation of employer organisations in sector-related matters, absolute numbers

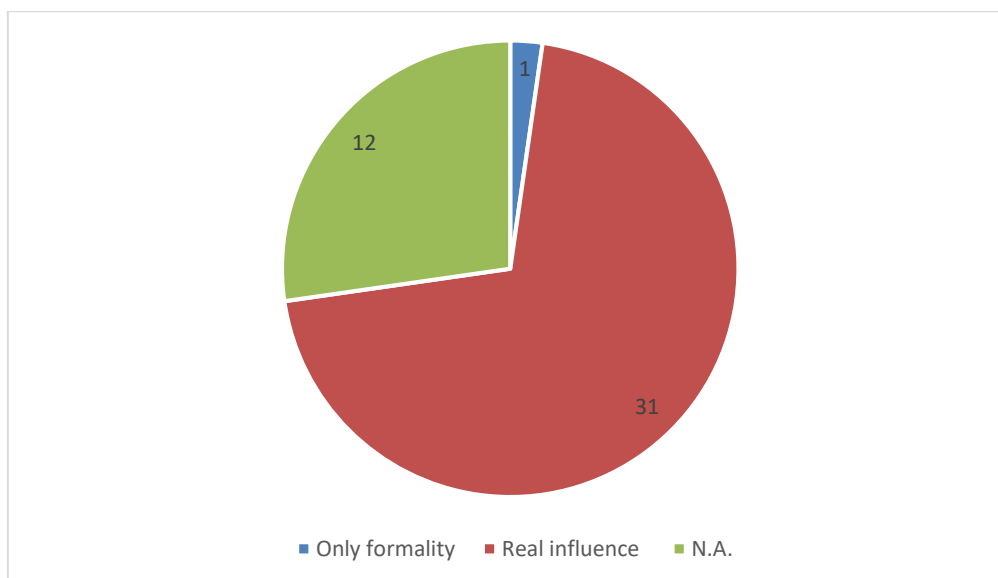


Note: N=70.

Source: Network of Eurofound Correspondents (2018).

Among those 44 employer organisations that are consulted, 70% indicate that their consultation has had a real impact on public policy affecting the sector, while in only one case any influence on policymaking – despite formal consultation – is denied. For 27% of the employer organisations that are consulted, no information on the level of influence has been provided (see Figure 9). Again, in comparison with the trade union side, the figures indicate that organised business in the banking sector exerts a real influence on sector-related policymaking in the wake of the consultation procedures notably more frequently.

Figure 9: Level of influence of employer organisation consultation, absolute numbers



Note: N=44.

Table 20 shows that at least one employer organisation is consulted in all 28 Member States, whereas no sector-related trade unions are consulted in Slovenia and the UK. In Lithuania, no sector-related trade union exists. In contrast, all trade unions are consulted in the pluralist associational systems of Belgium, the Netherlands, Poland and Romania, while the single trade union in existence is consulted in Austria, Croatia, Czechia, Greece, Latvia and Slovakia.

All of the employer organisations are consulted in sector-specific matters in a number of countries with a pluralist associational system (e.g. Greece, Lithuania, the Netherlands, Poland, Romania and the UK). Due to a lack of data for employer organisations in some countries, this list of countries may not be exhaustive.

Table 20: Consultation of employer organisations and trade unions by country

	At least one trade union consulted	No trade union consulted	No information available on trade union consultation
At least one employer organisation consulted	AT, BE, CY, CZ, DE, DK, EE, <b>EL</b> , FI, FR, <b>HR</b> , HU, IE, IT, LU, <b>LV</b> , <b>NL</b> , <b>PL</b> , PT, <b>RO</b> , SE, <b>SK</b>	(ES), LT, (MT), SI, UK	
No employer organisation consulted			
No information available on employer organisation consultation			BG

Notes: No trade union exists in Lithuania. In the countries marked in **bold**, all the trade unions and employer organisations are consulted. Information is not available for all trade unions for the countries in brackets.

Source: Network of Eurofound Correspondents (2018).

## Tripartite/bipartite participation

Table 21 lists tripartite and/or bipartite bodies dealing with sector-specific public policies, along with the participating trade unions and employer organisations. In total, 24 bodies have been identified in 6 countries in the banking sector.

Table 21: Tripartite and bipartite sector-specific bodies

Country	Name of the body and scope of activity	Bipartite/tripartite?	Origin: agreement/statutory?	Trade unions participating	Employer organisations participating
BE	Elan Sector training fund joint committee 310	Bipartite	Agreement	CGSLB-ACLVB, SETCa-BBTK, CNE-GNC, LBC-NVK	FEBELFIN, APIPC, BZB, BBZ-FEDAFIN, Cera
	Epos Sector joint committee 308	Bipartite	Agreement	CGSLB-ACLVB, SETCa-BBTK, CNE-GNC, LBC-NVK	FEBELFIN, APIPC, BZB, BBZ-FEDAFIN, Cera
DK	The Professional Committee for the Financial Sector (FUU)	Bipartite	Statutory	Finansforbundet National Insurance Workers' Association (Forsikringsforbundet)	FA
	Trade Association for the Working Environment (BFA) – Trade, Finance and Office	Bipartite	Statutory	Finansforbundet Forsikringsforbundet National Union of Commercial and Clerical Employees (HK) PROSA The Danish Food and Allied Workers' Union (NNF)	FA, Danish Chamber of Commerce, Confederation of Danish Industry (DI), Employers' Association of the Danish Petroleum Industry (BOA)
FI	The Centre for Occupational Safety (TTK)  <i>The group promotes occupational safety within the sector and works to improve well-being at work.</i>	Tripartite	Agreement	Service Union United (PAM) / Central Organisation of Finnish Trade Unions (SAK) Trade Union for the Public Sector and Welfare Sectors (JHL) / SAK Trade Union Pro / Finnish Confederation of Salaried Employees (STTK) Finnish Union of Practical Nurses (SuPer) / STTK Union of Health and Social Care Professionals in Finland (Tehy) / STTK Confederation of Unions for Professional	Finnish Commerce Federation (Kauppa), FA, PALTA, Federation of Welfare Industries (HALI), Real Estate Employers, Pharmacy Employers (APTA), Finnish Hospitality Association (MaRa), Association of Finnish Independent Education Employers (AFIEE), Private Employment Agencies Association (HPL)

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				and Managerial Staff in Finland (Akava) Finnish Federation of Pharmaceuticals (SFL) / Akava	
	Business and Administration Competence Foresight Team  <i>The group anticipates and analyses competence needs within the sector and makes proposals to the Ministry of Education and Culture and the Finnish National Agency for Education for the development of training within the sector.</i>	Tripartite	Statutory	Finnish Business School Graduates / Akava Union of Professional Business Graduates in Finland (TRAL) / Akava Federation of Public and Private Sector Employees (Jyty) / STTK PAM / SAK JHL / SAK Trade Union of Education in Finland (OAJ)	FA / Confederation of Finnish Industries (EK), Finnish Commerce Federation / EK, AFIEE, Federation of Finnish Enterprises
FR	Observatory of Banking Professions  <i>Employment and competencies observatory</i>	Bipartite	Agreement	SNB CFE-CGC, FBA CFDT, FEC FO, FSPBA CGT, CFTC	BPCE, Société Générale, Crédit Agricole Corporate and Investment Bank (CACIB), La Banque Postale, Le Crédit Lyonnais (LCL), BNP Paribas, Training Centre for the Banking Profession (CFPB), Association Française des Banques (AFB)
	Joint National Commission for Employment (CPNE) – Banks  <i>Employment and professional training</i>	Bipartite	Agreement	FEC FO, FBA CFDT, FSPBA CGT, CFTC Banques, SNB CFE-CGC	AFB
	CPNE – Financial corporations  <i>Employment and professional training</i>	Bipartite	Agreement	SNB CFE-CGC, CFDT, CFTC, FEC FO, CGT, UNSA	French Association of Financial Corporations (ASF)
	CPNE – People’s Bank  <i>Employment and professional training</i>	Bipartite	Agreement		BPCE
	Joint registered collector organisation for banks, insurance companies and	Bipartite	Agreement	FEC FO, FBA CFDT, FSPBA CGT, CFTC Banques, SNB CFE-CGC	AFB

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	<p>mutuals, general insurance agents and insurance companies (OPCABAIA)</p> <p><i>Financing of professional training</i></p>				
	<p>Joint Commission for Negotiation and Interpretation (CPPNI) – Financial corporations</p> <p><i>Collective bargaining and application of the national collective agreement</i></p>	Bipartite	Agreement	SNB CFE-CGC, CFDT, CFTC, FEC FO, CGT, UNSA	ASF
	<p>Joint Commission for Negotiation and Interpretation (CPPNI) – People’s Bank</p> <p><i>Collective bargaining and application of the national collective agreement</i></p>	Bipartite	Agreement	CGT, CFDT, CFTC, UNSA, SNB CFE-CGC	BPCE
	<p>Joint Commission for Negotiation and Interpretation (CPPNI) – Caisse d’épargne</p> <p><i>Collective bargaining and application of the national collective agreement</i></p>	Bipartite	Agreement	CFDT, CFTC, SNE CFE-CGC, National Penitentiary Union - Force Ouvrière (SNP FO)	BPCE
	<p>Joint Commission for Negotiation and Interpretation (CPPNI) – Banques</p> <p><i>Collective bargaining and application of the national collective agreement</i></p>	Bipartite	Agreement	FEC FO, FBA-CFDT, FSPBA CGT, CFTC Banques, SNB CFE-CGC	AFB
IT	<p>National Bilateral Body for the Credit Sector (ENBICREDITO)</p> <p><i>Monitoring and training activities</i></p>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	Associazione Bancaria Italiana (ABI)
	<p>Employment Fund (F.o.c.)</p> <p><i>Social security</i></p>	Bipartite	Agreement/Statutory	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI
	<p>National Observatory</p> <p><i>Monitoring training and welfare fund</i></p>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI



	Joint National Observatory on Productivity	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI
	Joint Conciliation Committee	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI
	National Mixed Commission on Equal Opportunities	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI
	Training Joint Body <i>Training activities</i>	Bipartite	Agreement/Statutory	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI
	National Security Fund for Employees of the Credit Sector (Casdic) <i>Health insurance and welfare</i>	Bipartite	Agreement	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub UNISIN	ABI
<b>RO</b>	Sectoral Committee for Financial, Banking and Insurance Activities (CS-AFBA)  <i>Deals with training and certification issues</i>	Tripartite	Statutory (founded in October 2009, it obtained the statutory act in December 2009)	Trade Union Federation for Bank and Insurance Workers (FSAB), Romanian Federation of Free Trade Unions of CEC Employees (FSLC CEC)	Romanian Association of Banks (ARB)

Source: Network of Eurofound Correspondents (2018).

## Reasons for fragmentation and pluralism in the banking sector

Fragmentation of the associational 'landscape' means a situation where different organisations cover different segments of the banking sector in a country. This makes the representational domains those organisations complementary, as they do not overlap.

Pluralism means that organisations co-exist in the same area of representation, competing for the representation of the same target group (employees or employers). This section provides an overview of the reasons for organisational fragmentation and pluralism in the sector.

Examples of overall trade union pluralism can be found in Belgium, where there are socialist (ABVV-FGTB), catholic (ACV-CSC) and liberal (ACLVB-CGSLB) cross-sector trade union federations, and Spain, where there are cross-sector trade union federations with different ideologies (UGT and Servicios-CC.OO) and a number of sectoral organisations affiliated to them. Similar situations exist in Italy (CGIL, CISL and UIL) and France (CFDT, CGT and FO). The coverage of the sectoral trade unions are shown in Table 22.

Table 22: Trade unions by coverage

Trade unions that only cover blue- or white- collar employees or a specific professional group of workers	Trade unions that do not cover the entire banking sector in terms of NACE codes (64.10, 64.20, 64.30, 64.90, 66.10 and 66.30)*	Trade unions that only cover some parts/regions of the country's territory	Trade unions that only cover some (types of) companies or occupations in the sector
<p><b>Blue-collar</b></p> <p>(IE) SIPTU</p> <p><b>White-collar</b></p> <p>(AT) GPA-djp**</p> <p>(BE) SETCa-BBTK</p> <p>(BE) CNE-GNC</p> <p>(BE) LBC-NVK</p> <p>(DK) Djøf</p> <p>(ES) FINE</p> <p>(FI) YTN</p> <p>(FR) CFDT Cadres</p> <p>(FR) UGICT CGT</p> <p>(FR) SNB- CFE-GCG</p> <p>(IE) Unite</p> <p>(PT) SNQTB</p> <p>(SE) Finansförbundet</p> <p>(SE) SI</p> <p>(SE) Jusek</p> <p>(SE) Civilekonomerna</p>	<p>(CZ) OSPPP</p> <p>(EE) EFL</p> <p>(EL) OTOE</p> <p>(SI) SBS</p> <p>(UK) Accord</p> <p>(UK) Advance</p> <p>(UK) BSU</p> <p>(UK) CWU</p> <p>(UK) LBSSA</p> <p>(UK) LUBSSA</p> <p>(UK) NGSU</p> <p>(UK) SUWBBS</p>	<p>(BE) CNE-GNC</p> <p>(BE) LBC-NVK</p> <p>(ES) ELA-ZERBITZUAK</p> <p>(ES) LAB</p> <p>(PT) SBSI</p> <p>(PT) SBN</p> <p>(PT) SBC</p>	<p>(BE) SETCa-BBTK</p> <p>(BE) LBC-NVK</p> <p>(BG) NBU</p> <p>(BG) FFSTUB-BG</p> <p>(CY) PASEY-PEO</p> <p>(CY) OIYK-SEK</p> <p>(CY) PASYDY</p> <p>(CZ) OSPPP</p> <p>(DK) Djøf</p> <p>(ES) FINE</p> <p>(FI) YTN</p> <p>(FI) Nousu</p> <p>(FR) CFDT Cadres</p> <p>(FR) FGA CFDT</p> <p>(FR) F3C CFDT</p> <p>(FR) UGICT CGT</p> <p>(FR) Sud Banques</p> <p>(HU) BBDSZSZ</p> <p>(HU) BBDSZ</p> <p>(HU) KASZ</p> <p>(IE) SIPTU</p> <p>(IE) Mandate</p> <p>(IT) UGL Credito</p> <p>(PL) ZZZP PEKAO SA</p> <p>(PT) SNQTB</p> <p>(PT) STEC</p> <p>(RO) FSLC CEC</p> <p>(SI) SNLB</p> <p>(UK) Accord</p> <p>(UK) Advance</p> <p>(UK) BSU</p> <p>(UK) CWU</p> <p>(UK) LBSSA</p> <p>(UK) LUBSSA</p> <p>(UK) NGSU</p> <p>(UK) SUWBBS</p>

*Notes: \* Many of these trade unions also represent workers outside the banking sector. \*\* Austria's banking sector almost exclusively employs white-collar workers; therefore, this delimitation of GPA-djp's membership domain does not cause any fragmentation in the sector.*

*Source: Network of Eurofound Correspondents (2018).*

Comparing Table 9 and Table 13, as well as Table 23 and Table 24, reveals that the membership domains of the sector-related trade unions are on average significantly broader than those of the sector-related employer organisations (at least with regard to the banking sector in terms of business activities). Whereas the vast majority of trade unions (86% of those trade unions for which information is available, according to Table 23) represent the whole of the sector in terms of business activities (NACE codes), this is true of only about 57% of the sector's employer organisations (according to Table 24).

On the labour side, the fragmentation of the banking sector is a result of domains covering only part of the sector in terms of business activities, and trade unions organising only particular groups or categories of employees. For instance, 16 unions in 9 countries only represent white-collar workers, while just 1 union (in Ireland) represents only blue-collar workers. Moreover, and more importantly, 36 trade unions in 16 Member States only represent employees of one type of company or of a specific occupational group in the sector (see Table 22). For instance, PASEY, OIYK and PASYDY in Cyprus, FGA CFDT in France, KASZ in Hungary, UGL Credito in Italy and BSU in the UK only organise employees of cooperative banks, while Spain's CSICA-FINE only organises employees of savings banks. Likewise, there are several trade unions which represent only employees of bank institutions that belong to the private sector (without public ownership), such as LBC-NVK in Belgium, OSPPP in Czechia, YTN in Finland and BBDSZSZ and BBDSZ in Hungary. Another group of trade unions are so-called company unions, which only represent the interests of the workforce of a particular company or group of companies; for instance, NBU and FFSTUB-BG in Bulgaria, Nousu in Finland, F3C CFDT and Sud Banques in France, Mandate in Ireland, ZZZP PEKAO SA in Poland, STEC in Portugal, FSLC CEC in Romania, and a number of small unions in the UK. Of the trade unions that organise only a specific occupational group in the banking sector, virtually all of them have a focus on highly-qualified employees, such as managers, executives and technicians/engineers. Unions of this type can be found in Belgium (SETCa-BBTK), Denmark (Djøf), France (CFDT Cadres and UGICT) and Portugal (SNQTB).

There are seven unions in three countries (Belgium, Portugal and Spain) that only represent employees in specific regions of the country.

Table 23: Reasons for the fragmentation of trade unions

Country	Trade union	Reasons for fragmentation				
		Employees outside the sector?	Blue- and white-collar?	The whole sector?	All regions of the country?	All occupations and companies?*
AT	GPA-djp	Yes	No**	Yes	Yes	Yes
BE	CGSLB-ACLVB	Yes	Yes	Yes	Yes	Yes
	SETCa-BBTK	Yes	No	Yes	Yes	No
	CNE-GNC	Yes	No	Yes	No	Yes
	LBC-NVK	Yes	No	Yes	No	No
BG	NBU	No	Yes	Yes	Yes	No
	FFSTUB-BG	No	Yes	Yes	Yes	No
CY	ETYK	Yes	Yes	Yes	Yes	Yes
	PASEY-PEO	Yes	Yes	Yes	Yes	No
	OIYK-SEK	Yes	Yes	Yes	Yes	No
	PASYDY	Yes	Yes	N.A.	Yes	No
CZ	OSPPP	Yes	Yes	No	Yes	No
DE	Ver.di	Yes	Yes	Yes	Yes	Yes
	DBV	Yes	Yes	Yes	Yes	Yes
	DHV	Yes	Yes	Yes	Yes	Yes
DK	Finansforbundet	No	Yes	Yes	Yes	Yes
	Djøf	Yes	No	Yes	Yes	No
EE	ESTAL	Yes	Yes	Yes	Yes	Yes
	EFL	Yes	Yes	No	Yes	Yes
EL	OTOE	No	Yes	No	Yes	Yes
ES	FESMC-UGT	Yes	Yes	Yes	Yes	Yes
	Servicios-CC.OO	Yes	Yes	Yes	Yes	Yes
	ELA-ZERBITZUAK	Yes	Yes	Yes	No	Yes
	LAB	Yes	Yes	Yes	No	Yes
	FINE	No	No	N.A.	Yes	No
FI	YTN	Yes	No	Yes	Yes	No
	Pro	Yes	Yes	Yes	Yes	Yes
	Nousu	No	Yes	Yes	Yes	No
FR	FBA CFDT	Yes	Yes	Yes	Yes	Yes
	CFDT Cadres	Yes	No	Yes	Yes	No
	FGA CFDT	Yes	Yes	N.A.	Yes	No
	F3C CFDT	Yes	Yes	N.A.	Yes	No
	FEC FO	Yes	Yes	Yes	Yes	Yes
	FSPBA CGT	Yes	Yes	Yes	Yes	Yes
	UGICT CGT	Yes	No	Yes	Yes	No

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Country	Trade union	Reasons for fragmentation				
		Employees outside the sector?	Blue- and white-collar?	The whole sector?	All regions of the country?	All occupations and companies?*
	Fédération CFTC Banques	No	Yes	Yes	Yes	Yes
	Fédération UNSA Banques Assurances	Yes	Yes	Yes	Yes	Yes
	Sud Banques	No	Yes	Yes	Yes	No
	SNB CFE-GCG	No	No	Yes	Yes	Yes
HR	<b>SBF-HR</b>	Yes	Yes	Yes	Yes	Yes
HU	<b>BBDSZSZ</b>	Yes	Yes	Yes	Yes	No
	<b>BBDSZ</b>	No	Yes	Yes	Yes	No
	<b>KASZ</b>	Yes	Yes	N.A.	Yes	No
IE	<b>FSU</b>	No	Yes	Yes	Yes	Yes
	<b>SIPTU</b>	Yes	No	N.A.	Yes	No
	<b>Unite</b>	Yes	No	Yes	Yes	Yes
	<b>Mandate</b>	Yes	Yes	Yes	Yes	No
IT	<b>FISAC-CGIL</b>	Yes	Yes	Yes	Yes	Yes
	<b>FIRST-CISL</b>	Yes	Yes	Yes	Yes	Yes
	<b>UILCA-UIL</b>	Yes	Yes	Yes	Yes	Yes
	<b>FABI</b>	Yes	Yes	Yes	Yes	Yes
	<b>Sinfub UNISIN</b>	Yes	Yes	Yes	Yes	Yes
	UGL Credito	No	Yes	Yes	Yes	No
LT	No union					
LU	<b>ALEBA</b>	Yes	Yes	Yes	Yes	Yes
	<b>OGBL</b>	Yes	Yes	Yes	Yes	Yes
	<b>LCGB-SESF</b>	Yes	Yes	Yes	Yes	Yes
LV	FNA	Yes	Yes	Yes	Yes	Yes
MT	<b>GWU</b>	Yes	Yes	Yes	Yes	Yes
	<b>MUBE</b>	Yes	Yes	Yes	Yes	Yes
NL	<b>FNV Finance</b>	Yes	Yes	Yes	Yes	Yes
	<b>CNV Vakmensen</b>	Yes	Yes	Yes	Yes	Yes
	De Unie	Yes	Yes	Yes	Yes	Yes
PL	<b>KSBHiU NSZZ 'Solidarnosc'</b>	No	Yes	Yes	Yes	Yes
	ZZZP PEKAO SA	No	Yes	Yes	Yes	No
	OMPBU-OPZZ	Yes	Yes	Yes	Yes	Yes
PT	<b>SBSI</b>	Yes	Yes	Yes	No	Yes
	<b>SBN</b>	Yes	Yes	Yes	No	Yes

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Country	Trade union	Reasons for fragmentation				
		Employees outside the sector?	Blue- and white-collar?	The whole sector?	All regions of the country?	All occupations and companies?*
	<b>SBC</b>	Yes	Yes	Yes	No	Yes
	<b>Febase</b>	Yes	Yes	Yes	Yes	Yes
	SNQTB	Yes	No	Yes	Yes	No
	STEC	Yes	Yes	Yes	Yes	No
	SINTAF	Yes	Yes	Yes	Yes	Yes
	SIB	Yes	Yes	Yes	Yes	Yes
	RO	<b>FSAB</b>	Yes	Yes	Yes	Yes
FSLC CEC		No	Yes	Yes	Yes	No
SE	<b>Finansförbundet</b>	No	No	Yes	Yes	Yes
	<b>SI</b>	Yes	No	Yes	Yes	Yes
	<b>Jusek</b>	Yes	No	Yes	Yes	Yes
	<b>Civilekonomerna</b>	Yes	No	Yes	Yes	Yes
SI	<b>SBS</b>	No	Yes	No	Yes	Yes
	SNLB	No	Yes	Yes	Yes	No
SK	<b>OZ PPaP</b>	Yes	Yes	Yes	Yes	Yes
UK	<b>Accord</b>	Yes	Yes	No	Yes	No
	Advance	No	Yes	No	Yes	No
	Aegis	Yes	Yes	Yes	Yes	Yes
	BSU	No	Yes	No	Yes	No
	<b>CWU</b>	Yes	Yes	No	Yes	No
	<b>FSU</b>	Yes	Yes	Yes	Yes	Yes
	LBSSA	No	Yes	No	Yes	No
	LUBSSA	No	Yes	No	Yes	No
	NGSU	No	Yes	No	Yes	No
	SUWBBS	No	Yes	No	Yes	No
	<b>USDAW</b>	Yes	Yes	Yes	Yes	Yes
	<b>Unite</b>	Yes	Yes	Yes	Yes	Yes

Notes: UNI Europa members are marked in **bold**. In the case of Accord, Advance, BSU, CWU, LBSSA, LUBSSA, NGSU and SUWBBS in the UK, their respective domains do not cover the entire sector according to the definition used in this study; however, it remains unclear for each of them which part of the sector is covered and which is not (see Table 9). \* Within the banking sector according to NACE definition and their organisational remit (e.g. blue-collar or white-collar). \*\* GPA-djp organises only white-collar workers in the banking sector; nevertheless, this does not constitute a reason for fragmentation, since Austria's banking sector almost exclusively employs white-collar workers.

Source: Network of Eurofound Correspondents (2018).

Fragmentation in terms of business activities is more pronounced among employer organisations than trade unions. Of the employer organisations for which information has been provided, 43% have a membership domain that does not cover the entire banking sector (as defined for the purpose of this study) in terms of business activities. For 18 of the 23 organisations that do not cover the entire sector in terms of business activities, NACE 64.10 is included within their respective membership domain, which means that they cover the ‘core’ banking activities. By contrast, only five organisations do not cover NACE 64.10; four of them originate from Spain and focus exclusively on ‘other financial service activities’ (NACE 64.90) (see Chapter 3).

However, fragmentation of the associational landscape on the business side is a result of specialisation not only in terms of business activities, but also in terms of the size and legal form of companies. There are relatively few employer organisations in the banking sector that focus only on larger companies, SMEs, or one-person companies, while quite a number of organisations only representing particular types of banks, such as commercial, cooperative/mutual or savings banks. For instance, even in a small country such as Austria, five employer groups in the banking sector mirror the sector’s differentiation by type of bank and ownership: commercial banks, savings banks, mortgage banks partially owned by the federal states (Länder), cooperative banks of the ‘Raiffeisen’ and ‘Schulze-Delitzsch’ type; all these employer groups are represented by special employer organisations. Overall, 47% of the employer organisations for which information is available delimit their membership domain in a way that they do not represent all forms/types and size classes of companies. Since a clear majority of the employer organisations refrain from organising businesses beyond the banking sector, this means that more than half of the organisations with available information have a sectional membership domain (see Figure 4).

Strikingly, despite a relatively high degree of fragmentation on the employer side in terms of business activities (which only plays a minor role among trade unions) and types/legal form of companies, overall fragmentation of employer organisations tends to be less pronounced compared to the trade unions in the sector. Whilst there is an average of 2.5 employer organisations in the banking sector per Member State (70 divided by 28), the corresponding average amounts to 3.4 for the trade unions (94 divided by 28). This is due to the fact that fragmentation on the employee side, in contrast to organised business, is not caused by just two main aspects (such as narrow membership domains in terms of business activities and type of enterprise), but by a wider range of aspects, including employee category, occupation, business activity, type of company and territorial coverage.

Table 24: Reasons for fragmentation of employer organisations

Country	Employer organisation	Reasons for fragmentation			
		Companies/business activities outside the sector?	All legal forms/size classes?	The whole sector?	All regions of the country?
AT	FVB	No	No	No	Yes
	VÖBB	No	No	No	Yes
	ÖSV (=FVS)	No	No	N.A.	Yes
	ÖRV (=FVRB)	Yes	No	N.A.	Yes
	ÖGV (=FVVB)	Yes	No	No	Yes
	VÖLHB (=FVLHB)	No	No	N.A.	Yes

## Representativeness of the European social partner organisations: Banking sector

Country	Employer organisation	Reasons for fragmentation			
		Companies/business activities outside the sector?	All legal forms/size classes?	The whole sector?	All regions of the country?
BE	<b>FEBELFIN</b>	No	No	Yes	Yes
	APIPC	No	No	N.A.	Yes
	BZB	No	Yes	N.A.	Yes
	Fedafin	No	Yes	N.A.	Yes
	<b>Cera</b>	N.A.	N.A.	N.A.	N.A.
BG	<b>ABB</b>	No	Yes	Yes	Yes
CY	<b>ACB</b>	No	No	No	Yes
CZ	<b>SBP</b>	Yes	No	No	Yes
	<b>CBA</b>	No	Yes	No	Yes
DE	<b>AGV Banken</b>	No	No	Yes	Yes
	VÖB	Yes	Yes	Yes	Yes
	AVR	No	No	Yes	Yes
	VKA	Yes	No	Yes	Yes
	<b>DSGV</b>	Yes	No	Yes	Yes
	<b>BVR</b>	No	No	Yes	Yes
	<b>BdB</b>	Yes	No	Yes	Yes
DK	<b>FA</b>	Yes	Yes	Yes	Yes
	<b>Finance Denmark</b>	N.A.	N.A.	N.A.	N.A.
	<b>Lokale Pengeinstitutter</b>	No	No	N.A.	Yes
EE	<b>EP</b>	No	Yes	No	Yes
EL	<b>HBA</b>	Yes	No	N.A.	Yes
	<b>AGCB</b>	No	No	No	Yes
ES	<b>AEB</b>	No	No	No	Yes
	<b>UNACC</b>	No	No	No	Yes
	<b>CECA</b>	No	No	No	Yes
	AELR	No	Yes	No	Yes
	AEF	No	Yes	No	Yes
	ASNEF	Yes	Yes	No	Yes
FI	<b>FA</b>	Yes	Yes	Yes	Yes
	PALTA	Yes	Yes	Yes	Yes
FR	<b>AFB</b>	Yes	No	Yes	Yes
	<b>FNCE</b>	No	No	Yes	Yes
	<b>CNCM</b>	Yes	Yes	Yes	Yes
	<b>BPCE</b>	N.A.	N.A.	N.A.	N.A.
	<b>FNCA</b>	N.A.	N.A.	N.A.	N.A.
	ASF	No	Yes	Yes	Yes



Representativeness of the European social partner organisations: Banking sector

Country	Employer organisation	Reasons for fragmentation			
		Companies/business activities outside the sector?	All legal forms/size classes?	The whole sector?	All regions of the country?
	AMAFI	Yes	Yes	No	Yes
HR	<b>HUB</b>	No	Yes	No	Yes
HU	<b>HBA</b>	No	Yes	Yes	Yes
	<b>OTSZ</b>	No	No	N.A.	Yes
IE	<b>IBEC</b>	Yes	Yes	Yes	Yes
	<b>BPFI</b>	Yes	Yes	Yes	Yes
IT	<b>ABI</b>	No	Yes	Yes	Yes
	<b>Federcasse</b>	No	No	Yes	Yes
	<b>ACRI</b>	No	No	Yes	Yes
LT	<b>LBA</b>	No	Yes	No	Yes
	<b>LCKU</b>	No	Yes	No	Yes
LU	<b>ABBL</b>	Yes	Yes	N.A.	Yes
LV	<b>LKA</b>	Yes	Yes	Yes	Yes
MT	<b>MBA</b>	No	Yes	Yes	Yes
NL	<b>NVB</b>	No	Yes	No	Yes
	<b>WVB</b>	No	No	No	Yes
PL	<b>ZBP</b>	No	Yes	No	Yes
	<b>KZBS</b>	Yes	No	Yes	Yes
PT	<b>APB</b>	No	Yes	No	Yes
RO	<b>ARB</b>	No	Yes	Yes	Yes
	<b>FPSFR</b>	Yes	Yes	Yes	Yes
SE	<b>BAO</b>	No	Yes	Yes	Yes
	<b>SBA</b>	No	Yes	Yes	Yes
	Svensk Handel	Yes	No	N.A.	Yes
SI	<b>ZBS</b>	No	Yes	No	Yes
SK	<b>SBA</b>	Yes	Yes	Yes	Yes
UK	<b>BSA</b>	No	No	No	Yes
	<b>UK Finance</b>	No	Yes	Yes	Yes

Note: Members of EBF/BCESA, ESBG and EACB are marked in **bold**.

Source: Network of Eurofound Correspondents' national contributions to this study (2018).

### 3. European level of interest representation

In this chapter, the representativeness of the social partners at European level is assessed in three ways. Firstly, both the membership domain in relation to the banking sector and the membership strength of UNI Europa on the employee side and of EBF/BCESA, ESBG and EACB on the employer side are described, based on the collective coverage (in terms of both membership domain and actual membership) of their national affiliates in each of the EU Member States.

Secondly, the ‘capacity to negotiate’ of the European social partners is analysed (i.e. their ability to commit themselves on behalf of their members and to conclude binding agreements or actions that can be implemented or monitored EU-wide through the support of their affiliates). This capacity to negotiate is impacted by the involvement of their affiliates in collective bargaining at national level, which not only ensures they can provide an effective mandate for discussion and negotiation at European level, but are also in a position to implement European-level agreements.

Finally, every representativeness study also measures the limits of the representativeness of social partners involved in the European sectoral social dialogue committee, by counterbalancing it with the representativeness of other European associations in the sector and the national organisations not represented by UNI Europa, EBF/BCESA, ESBG and EACB in the European sectoral social dialogue committee for the banking sector.

As outlined in greater detail below, the study presents detailed information on four sector-related European associations (UNI Europa on the employee side and EBF/BCESA, ESBG and EACB on the employer side). All of them are listed by the European Commission as a social partner organisation to be consulted under Article 154 of the TFEU. Supplementary information will be provided for other organisations potentially involved in social dialogue in the sector, where this information has become available in the course of the study.

#### **Membership domain and membership composition of UNI Europa**

UNI Europa is affiliated to the European Trade Union Confederation (ETUC) at cross-sector level. Through its national affiliates, UNI Europa covers all relevant banking sector NACE codes (64.10, 64.20, 64.30, 64.90, 66.10 and 66.30). With regard to the overall organisation, UNI Europa covers a wide range of service sectors. Besides its involvement in the European sectoral social dialogue committee for the banking sector, it also operates in the European sectoral social dialogue committees for the following sectors:

- Audio-visual
- Insurance
- Commerce
- Personal Services
- Industrial cleaning
- Live performance
- Post and Logistics
- Private Security
- Sports
- Temporary and Agency Workers

As such, the membership domain of UNI Europa as a whole is multi-sectoral and therefore overlaps with regard to the banking sector under consideration in this report.

Membership of UNI Europa is defined in Article 4 of the Statutes, which states that membership is ‘open to all members of national trade union centres affiliated to the ETUC that fall within its jurisdiction’ (UNI Europa, 2011). The Regional Executive Committee makes recommendations to the UNI World Executive Board regarding the affiliation of new organisations.

Of the 94 national banking sector trade unions, 64 (68%) are affiliated to UNI Europa. A total of 26 out of the 27 EU Member States with sector-related trade unions are covered through affiliations to UNI Europa (Latvia is the exception, and Lithuania does not record a sector-related trade union at all).

In a number of countries where there is more than one sector-related union, (e.g. Belgium, Denmark, Estonia, Hungary, Ireland, Luxembourg, Malta and Sweden), all the unions representing workers in the sector are affiliated to UNI Europa. In the remaining countries that have a pluralist system on the trade union side, at least one sectoral unions is a member of UNI Europa.

In Austria, Croatia, Czechia, Greece and Slovakia, the sole trade union in the sector is affiliated to UNI Europa. With the exception of Bulgaria and Latvia, the trade unions recording the most members in the sector (based on the data available) are affiliated to UNI Europa in all Member States (see Table 25).

Table 25: Sector-related trade unions affiliated to UNI Europa

Country	Trade unions affiliated to UNI Europa	Trade unions not affiliated to UNI Europa	Is the trade union with most members in the sector affiliated?
AT	GPA-djp		Yes
BE	CGSLB-ACLVB, SETCa-BBTK, CNE-GNC, LBC-NVK		Yes
BG	FFSTUB-BG	NBU	No
CY	ETYK, OIYK-SEK	PASEY-PEO, PASYDY	Yes
CZ	OSPPP		Yes
DE	Ver.di	DBV, DHV	Yes
DK	Finansforbundet, Djøf		Yes
EE	ESTAL, EFL		Yes
EL	OTOE		Yes
ES	FESMC-UGT, Servicios-CC.OO, ELA-ZERBITZUAK	LAB, FINE	Yes
FI	Pro, Nousu	YTN	Yes
FR	FBA CFDT, CFDT Cadres, FGA CFDT, F3C CFDT, FEC FO, FSPBA CGT, UGICT CGT	Fédération CFTC Banques, Fédération UNSA Banques Assurances, Sud Banques, SNB CFE-CGC	Yes
HR	SBF-HR		Yes
HU	BBDSZSZ, BBDSZ, KASZ		Yes
IE	FSU, SIPTU, Unite, Mandate		Yes

Country	Trade unions affiliated to UNI Europa	Trade unions not affiliated to UNI Europa	Is the trade union with most members in the sector affiliated?
IT	FISAC-CGIL, FIRST-CISL, UILCA-UIL, FABI, Sinfub-UNISIN	UGL Credito	Yes
LT	No union	No union	---
LU	ALEBA, OGBL, LCGB- SESF		Yes
LV		FNA	No
MT	GWU, MUBE		Yes
NL	FNV Finance, CNV Vakmensen	De Unie	Yes
PL	KSBHiU NSZZ 'Solidarnosc'	ZZZP PEKAO SA, OMPBU-OPZZ	Yes
PT	SBSI, SBN, SBC, Febase	SNQTB, STEC, SINTAF, SIB	Yes
RO	FSAB	FSLC CEC	N.A.
SE	Finansförbundet, SI, Jusek, Civilekonomerna		Yes
SI	SBS	SNLB	Yes
SK	OZ PPaP		Yes
UK	Accord, CWU, FSU, USDAW, UNITE	Advance, Aegis, BSU, LBSSA, LUBSSA, NGSU, SUWBBS	Yes

Source: Network of Eurofound Correspondents (2018).

It is important to note that the list of sector-related trade unions affiliated to UNI Europa provided by the Network of Eurofound Correspondents (Table 25) differs somewhat from the list of contacts provided by the European confederation itself. This discrepancy could be because this report includes some national trade unions whose domains are related to the banking sector according to the Network of Eurofound Correspondents, but who are not considered sector-related members by UNI Europa. Examples of such unions are LBC-NVK in Belgium, OIYK-SEK in Cyprus, EFL in Estonia, KASZ in Hungary, Unite in Ireland and FSU in the UK.

Alternatively, there are several trade unions that this report does not consider to be sector-related members of UNI Europa (some of them have members in insurance activities, but not in banking), but that are included in the UNI Europa membership list. Examples of such unions are the General Central Office of Public Services – Post (CGSP Poste) in Belgium; the Turkish-Cypriot Office, Bank, Insurance and Commerce Employees' Union (BASS) in Cyprus; the Danish Metalworkers' Union (DM), Forsikringsforbundet and the Danish Society of Engineers (IDA) in Denmark; the Finnish Post and Logistics Union (PAU) and Vakuutusväen Liitto (VvL) in Finland; CFDT Services and Finance CGT in France; the Greek Federation of Insurance Employee Unions (OASE) in Greece; the National Insurers' Federation (FNA) and National Trade Union of Enterprise Insurance Officers (SNFIA) in Italy; the Lithuanian Trade Union of Commercial and Co-operative Employees (LTUCCE) in Lithuania; Bankowiec and NSZZ Commerce in Poland; National Union of Insurance and Related Professionals (SINAPSA) in Portugal; the Federation of Services (FES-UGT) in Spain; Insurance Sector Union of Sweden (FTF) and Handels in Sweden; and the GMB in the UK. In all these cases, the

Network of Eurofound Correspondents confirmed that banking workers are no longer represented by the respective unions.

As demonstrated in Table 9, UNI Europa has at least one affiliate covering the entire banking sector in terms of business activities in 23 Member States. In Czechia, Greece and Slovenia, the members of UNI Europa only cover part of the banking sector, albeit in all cases the 'core' banking business activities according to NACE 64.10. In the pluralist system of at least Estonia, a member union covering the entire banking sector co-exists with another member union covering only part of it.

According to Table 10, the domain pattern of the vast majority of UNI Europa members is one of overlapping (30 organisations) or sectional overlapping (25 organisations). With regard to the latter, most of these unions cover the entire banking sector in terms of business activities, but only certain regions, types of worker or occupations. Three UNI Europa affiliates from three countries have a membership domain that is largely congruent with regard to the banking sector.

As shown in Table 12, 90 of the 94 trade unions in the banking sector are involved in collective bargaining. The four unions that are not involved (two in Estonia and two in France) are members of UNI Europa. In France, there are other members of UNI Europa that do engage in sector-related collective bargaining.

Of the 90 unions that are involved in collective bargaining, 60 (67%) are members of UNI Europa. These tend to be the unions with the largest membership in all countries but Bulgaria (in Latvia and Lithuania there are no sector-related UNI Europa members, and no information on membership is available for the UNI Europa member of Romania), and so their collective bargaining coverage also tends to be the highest.

The majority of the unions affiliated to UNI Europa (37 out of 64) are involved in multi-employer collective bargaining. In the multi-trade union systems of Belgium, Denmark, Hungary, Ireland, Luxembourg, Malta and Sweden – where more than one trade union is involved in collective bargaining – all trade unions involved in collective bargaining in the sector are affiliated to UNI Europa. In all other EU Member States with a pluralist trade union system in the sector (apart from Estonia), at least one trade union is both involved in collective bargaining and a member of UNI Europa, but not all of the sector-related unions. In the single trade union system of Austria, Croatia, Czechia, Greece and Slovakia, the only sector-related trade union is both involved in collective bargaining and affiliated to UNI Europa. Latvia is the only Member State where the sole trade union in the sector is engaged in collective bargaining but is not a member of UNI Europa.

As can be seen from Table 12, one or more member unions of UNI Europa are among those achieving the highest coverage by collective bargaining in the sector in most EU countries for which sufficient data are available (Bulgaria is the only exception). Insufficient data is available in Germany, the Netherlands and Romania, while UNI Europa does not have any members in Lithuania or and Latvia. In all other EU Member States apart from Estonia, UNI Europa records at least one member organisation involved in collective bargaining.

## **Membership domain and membership composition of EBF/BCESA**

The European Banking Federation (EBF) is considered the voice of the European banking sector, uniting 32 national banking associations in Europe that, together, represent about 3,500 banks employing about 2 million people. Through its national member organisations, EBF represents banking undertakings of all sizes, including wholesale and retail banking, active at the local or international level. According to Article 5

of its Articles of Association, EBF organises national employer organisations and business associations rather than individual enterprises. In terms of business activities, there is no indication that EBF would delimit its representational domain only to parts of the banking sector as defined for the purpose of this study, including the NACE classes 64.10, 64.20, 64.30, 64.90, 66.10 and 66.30. Through its national member organisations, it therefore covers a membership domain that is largely congruent with regard to the banking sector in terms of business activities, but de facto sectionalist in terms of type/legal form of companies.

Reflecting the complex organisational structure in the European banking industry, in particular the fact that, in several Member States, separate organisations for the business/trade segment and the social and employment affairs segment of the banking sector have been established, the BCESA was set up in 2004 as an independent committee of the EBF. This body replaced the then ad hoc working group dealing with social affairs under the umbrella of EBF, and operates in all matters in relation to social dialogue and social policy issues. According to its statutes, the BCESA 'is the unique body in charge of the industrial relations linked to the EU treaty and related to the European business banks. The role of the committee is to formulate general labour market policy in the European banking industry, respond to hearings from the Commission, participate in social dialogue with the Commission and European employees' organisations whenever necessary as well as keeping contact to other European employees' organisations and, in a general way, to do all business related to this policy' (BCESA Statutes, Article 1).

As a general rule, national employer organisations representing the labour market interests of commercial banks are usually affiliated to both EBF and BCESA, while pure business associations tend to be affiliated to EBF only. In the latter case, separate organisations (associations or individual companies) often represent the social and industrial relations interests of the EBF members in the BCESA (see section 3.2 of this report). The national EBF members shall each appoint one representative to the Committee, provided that they deal with social affairs themselves. Otherwise, they shall ask other national organisations not affiliated to EBF that are competent in social affairs to participate in the BCESA on behalf of the respective EBF members. As a consequence, the BCESA is composed of associational members which, in 16 Member States, are EBF affiliates themselves. In the 12 other Member States, the EBF member is not a member of BCESA. In Czechia, Denmark, Germany and Sweden, the BCESA member is another organisation than the EBF member, while for eight Member States (Bulgaria, Estonia, Ireland, Hungary, Latvia, Lithuania, Malta and Slovakia), the BCESA does not have any member organisation.

Of the 70 employer organisations in the banking sector, 32 (46%) are members of either EBF or BCESA or both, covering all EU28. Table 26 reveals that each Member State has one EBF affiliate, which is also the BCESA member in 16 Member States (see above). This means that while EBF has one member association in each Member State, BCESA has an associational member in 20 countries. EBF therefore records 28 affiliates in the EU28, while BCESA records 20 affiliates in 20 countries.

Table 26 also shows that, in all Member States but one for which information is available, the largest employer organisations (measured in terms of the total number of employees in member companies) are affiliated to EBF/BCESA. The exception is Austria, where the EBF/BCESA member (VÖBB) shares its membership domain and office (and forms a bargaining cartel) with the largest employer organisation (FVB) with compulsory membership. Moreover, in all countries with available data but Austria and Finland, the three largest companies (in terms of employment in the sector) are members of the national

EBF/BCESA affiliate(s). One of the three largest employers in Austria, and two of the three largest employers in Finland, are members of the EBF/BCESA affiliates.

Table 26: Sector-related employer organisations affiliated to EBF/BCESA

Country	Member of EBF	Employer organisation affiliated to BCESA	Number of employer organisations not affiliated to EBF/BCESA	Is the largest employer organisation (in terms of employees in member companies) a member of EBF/BCESA?	Are the three largest employers in the sector members of the EBF/BCESA affiliate?
AT	VÖBB	VÖBB	5	No	1 out of 3
BE	FEBELFIN	FEBELFIN	4	Yes	Yes
BG	ABB	---	0	Yes	Yes
CY	ACB	ACB	0	Yes	Yes
CZ	CBA	SBP	0	Yes	Yes
DE	BdB	AGV Banken	5	N.A.	Yes (AGV Banken)
DK	Finance Denmark	FA	1	Yes (FA)	Yes (FA)
EE	EP	---	0	Yes	Yes
EL	HBA	HBA	1	Yes	Yes
ES	AEB	AEB	5	Yes	Yes
FI	FA	FA	1	Yes	2 out of 3
FR	AFB	AFB	6	Yes	Yes
HR	HUB	HUB	0	Yes	Yes
HU	HBA	---	1	Yes	Yes
IE	BPFI	---	1	Yes	Yes
IT	ABI	ABI	2	Yes	Yes
LT	LBA	---	1	N.A.	Yes
LU	ABBL	ABBL	0	Yes	Yes
LV	LKA	---	0	Yes	N.A.
MT	MBA	---	0	Yes	Yes
NL	NVB	NVB	1	Yes	Yes
PL	ZBP	ZBP	1	Yes	Yes
PT	APB	APB	0	Yes	Yes
RO	ARB	ARB	1	Yes	N.A.
SE	SBA	BAO	1	Yes (both SBA and BAO)	Yes (both SBA and BAO)
SI	ZBS	ZBS	0	Yes	Yes
SK	SBA	---	0	Yes	Yes

Country	Member of EBF	Employer organisation affiliated to BCESA	Number of employer organisations not affiliated to EBF/BCESA	Is the largest employer organisation (in terms of employees in member companies) a member of EBF/BCESA?	Are the three largest employers in the sector members of the EBF/BCESA affiliate?
UK	UK Finance	UK Finance	1	Yes	Yes

*Note: This table is based on the list of EBF/BCESA members provided by the European Banking Federation itself and updated information provided by the national Eurofound correspondents.*

*Source: Network of Eurofound Correspondents (2018).*

As indicated in Table 13, EBF/BCESA records affiliates covering the entire banking sector in 15 Member States (Belgium, Bulgaria, Denmark, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Malta, Romania, Slovakia, Sweden and the UK). In total, 17 of the 31 EBF/BCESA affiliates cover member companies in all banking sub-segments. This means that employer organisations whose domain covers (almost) the entire sector are slightly overrepresented among the EBF/BCESA members. Moreover, all affiliates of the EBF and its Committee represent 'core' banking activities according to NACE 64.10 through their company members. This mirrors EBF's focus, in particular, on the 'other monetary intermediation' subsector according to NACE class 64.19 of the broader banking sector as defined for the purpose of this study.

Overall, the membership domain of the EBF/BCESA members tends to be broader than that of all the sector-related employer organisations in the sector on average. This is corroborated by the fact that seven of the eight employer organisations that record a congruent membership domain with regard to the banking sector are affiliated to EBF/BCESA. In turn, EBF/BCESA members are underrepresented among those associations showing a sectional domain with regard to the sector (see Table 14).

Overall, there are 38 employer organisations involved in sector-related collective bargaining, of which 11 are members of EBF/BCESA. As shown in Table 16, all these 11 affiliates engage in multi-employer bargaining (sometimes in combination with single-employer settlements). Therefore, of the 32 EBF/BCESA member organisations 38% are involved in multi-employer collective bargaining (for Denmark's Finance Denmark no information is available), covering Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Italy, Luxembourg, Slovenia, Spain and Sweden.

The remaining 20 member organisations in 17 countries (Bulgaria, Croatia, Cyprus, Czechia, Estonia, Greece, Hungary, Ireland, Latvia, Lithuania, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia and the UK) are not involved in collective bargaining. In Czechia, Germany and Sweden, where the associational organisations affiliated to EBF and BCESA are different, the BCESA affiliates are involved in collective bargaining, while the EBF members are not. This reflects the division of tasks between pure business associations (affiliated to EBF) and employer organisations (affiliated to BCESA). In Denmark, the BCESA member also engages in collective bargaining, while no information is available for the EBF member (Finance Denmark). In countries where the EBF/BCESA members are not involved in collective bargaining, collective agreements may still be concluded either by other employer organisations (Ireland, the



Netherlands and Romania) and/or at company level without the involvement of employer organisations (Bulgaria, Cyprus, Croatia, Hungary, Ireland, Lithuania, Latvia, Malta, Poland, Slovakia and the UK).

In Austria, Belgium, Czechia, Denmark, Finland, France, Germany, Italy, Luxembourg, Slovenia, Spain and Sweden, the EBF/BCESA members are either the only collective bargaining party in the sector on the business side or collective agreements negotiated by them are those covering the largest number of workers in the sector. In Ireland, the Netherlands and Romania, employer organisations other than the EFB/BCESA members are the bargaining party on the employer side for sector-related agreements.

## **Membership domain and membership composition of ESBG**

The European Savings and Retail Banking Group (ESBG) is the European voice of savings and retail banks (banking institutions that – apart from retail banking customers – focus on providing service to local communities and boosting SMEs). Through its national members (associations and companies or company groups), it unites some 1,000 banks with about 800,000 employees in total across the EU. According to the ESBG website, ESBG affiliates have total assets of €7.1 trillion, provide €500 billion in SME loans and serve 190 million Europeans seeking retail banking services. In terms of business activities, ESBG claims to represent the entire banking industry, with a special emphasis on ‘other monetary intermediation’ activities according to NACE class 64.19. While ESBG does not tend to organise the largest banking corporations, in some Member States national ESBG affiliates do include one or more of the country’s three largest banking employers. In terms of business activities, ESBG’s membership domain is largely congruent with regard to the banking sector, while it is sectionalist with regard to the sector in terms of the type of companies, since it organises and represents only savings and retail banks. To date, ESBG has been recognised as the main representative body for European savings and retail banks by all relevant European stakeholders and authorities.

ESBG organises both national employer organisations and business associations as well as individual enterprises. According to its statutes of 2013, membership is open ‘to national savings banks organisations, individual savings banks and other financial institutions alike’, given that their ‘business focuses on retail banking’ and that they provide ‘access to financial services through a broad network’ (Article 5 §1). Article 5 §2 differentiates between two types of membership, namely full members and associate members. Applicants whose headquarters are located in a European country can only join as full members, unless there is already another ESBG member from this country; in this case, a decision about the membership status of the new applicant is made by the General Assembly. Savings banks and organisations whose headquarters are located in a country neighbouring with Europe can only join as associate members. Members of national ESBG affiliates (i.e. indirect ESBG members) may not be admitted as a full or associate ESBG member. Article 5 §3 distinguishes the respective rights of full and associate members by stipulating that only ‘full members can be appointed as directors and can participate to the joint bodies created by the ESBG (...) associate members can participate in a merely advisory capacity to the committees, task forces and networks set up by the ESBG.’

In the membership list provided by ESBG, no differentiation is made with regard to the membership status of each individual member. For the purpose of this study, both full and associate members are considered, since the latter may also be involved in industrial relations matters through their membership of ESBG, in particular through informal communication and consultation procedures. However, this study differentiates

between associational members and company members, since the purview of agreements signed and of regulations eventually implemented by the former tends to be wider compared to individual companies.

Of the 70 employer organisations in the banking sector, 7 (10%) are members of ESBG. Through its associational affiliates, ESBG covers 6 of the 28 Member States: Austria, Denmark, France (with two member organisations), Germany, Italy and Spain.<sup>19</sup> When also taking the 15 ESBG company members into consideration, the number of countries under the umbrella of ESBG through members from these countries increases from 6 to 18. Company members can be found in Belgium, Bulgaria, Czechia, Finland, Hungary, Luxembourg, Malta, the Netherlands, Portugal, Romania, Slovakia, Spain and Sweden. Multiple company memberships are found in Portugal and Sweden, with two affiliations each.

Table 27: Sector-related employer organisations and individual companies affiliated to ESBG

Country	Full members (employer organisations) of ESBG	Individual companies affiliated to ESBG	Number of employer organisations not affiliated to ESBG	Is the largest employer organisation (in terms of employees in member companies) member of ESBG?	Are the three largest employers in the sector a member of the ESBG affiliate/s?
AT	ÖSV	---	5	No	1 out of 3
BE	---	Argenta	5	No	No
BG	---	DSK Bank	1	No	No
CY	---	---	1	No	No
CZ	---	CSAS	2	No	No
DE	DSGV	---	6	N.A.	N.A.
DK	Lokale Pengeinstitutter	---	2	No	No
EE	---	---	1	No	No
EL	---	---	2	No	No
ES	CECA	Caixabank	5	No	No
FI	---	FSBG	2	No	No
FR	FNCE, BPCE	---	5	No	No
HR	---	---	1	No	No
HU	---	OTP Bank	2	No	No
IE	---	---	2	No	No
IT	ACRI	---	2	No	No
LT	---	---	2	No	No
LU	---	BCEE	1	No	No
LV	---	---	1	No	No

<sup>19</sup> The membership list provided by ESBG also contains an associational member from Belgium: the Coordination of the Belgian Savings and Network Banks. However, according to Eurofound correspondents in Belgium, this unit is not an organisation on its own, but an informal network within the EBF member FEBELFIN. Therefore, this unit is not considered in this study.

Country	Full members (employer organisations) of ESBG	Individual companies affiliated to ESBG	Number of employer organisations not affiliated to ESBG	Is the largest employer organisation (in terms of employees in member companies) member of ESBG?	Are the three largest employers in the sector a member of the ESBG affiliate/s?
MT	---	BOV	1	No	No
NL	---	Volksbank	2	No	No
PL	---	---	2	No	No
PT	---	CGD, Montepio	1	No	No
RO	---	Bancpost	2	No	No
SE	---	Swedbank, SR	3	No	No
SI	---	---	1	No	No
SK	---	SLSP	1	No	No
UK	---	---	2	No	No

Source: Information provided by the Network of Eurofound Correspondents (2018), based on a list of members provided by the ESBG itself.

All ESBG affiliated employer organisations are full members. Subsequently there are only full members and individual company members. There are no associated members of ESBG, despite the fact that its statutes permit this type of membership.

In contrast to EBF/BCESA, ESBG does not represent the largest companies in the banking industry.

According to the information available, the seven associational ESBG affiliates do not include the sector's largest employer organisation in any of the Member States. Likewise, there is only one ESBG member that organises one of the country's three largest companies in the banking sector (ÖSV in Austria). According to the information provided, no other affiliates represent one of the largest banking companies in any country.

Since the number of associational ESBG members (with available information) is small, no reasonable assertions on their membership domains in terms of business activities are admissible. Essentially, it can be assumed that their domains tend to cover all NACE classes within the banking sector as defined for the purpose of this study. By contrast, in terms of the type of companies represented, ESBG members tend to organise only savings and retail banks; therefore, as far as information has been provided, the membership domain of most ESBG members is sectional with regard to the banking sector, which means that they cover only part of the industry while they do not organise business activities beyond the banking sector.

With regard to the role of ESBG members in collective employment regulation in the sector, three associational affiliates in Austria, France and Spain are involved in sector-related collective bargaining, while three other associations are not (for one, no information is available). Of the 13 company members for which data has been provided, seven are involved in collective bargaining, covering countries such as Czechia, Malta, the Netherlands, Portugal, Slovakia and Spain. However, in a vast majority of countries, ESBG members, whether associational or company members, are not involved in sector-related collective bargaining.

## Membership domain and membership composition of EACB

As the voice of cooperative banks, the European Association of Co-operative Banks (EACB) represents and promotes the common interests of its member organisations and cooperative banks. EACB represents about 3,000 locally operating cooperative banks with about 53,000 outlets; they have about 80 million members and employ more than 700,000 workers. Whereas in terms of enterprise type EACB represents the European cooperative banks, its membership domain appears to cover the entire banking sector in terms of business activities. In terms of enterprise type rather than business activities, the organisation's domain is therefore sectionalist with regard to the banking sector as defined for the purpose of this study. As the explicit representative European association for the cooperative banking segment it participates in the European sectoral social dialogue committee for the banking sector.

Article 5 of the Statutes stipulates two different statuses in relation to the organisation. Full EACB membership is 'open to national associations and central credit institutions from Member States of the European Union in which cooperative banks are grouped or which are linked to cooperatives.' Admission to associate membership is possible for the corresponding associations and institutions 'from European states which are not members of the European Union or in a third country.' Applications for admission to full or associate membership are to be addressed to EACB's General Manager, for the President's attention, while the decision on this matter rests on the Executive Committee, according to Article 6 of the Statutes.

In the membership list provided by EACB, no differentiation is made with regard to the membership status of each individual member, while this distinction is made apparent in the membership list shown on the ESBG website.<sup>20</sup> For the purpose of this study, both full and associate members are considered, for the same reasons outlined in the context of ESBG. Since, according to the Statutes, full and associate membership is open for both individual companies and employer organisations, this study differentiates between associational members and single-company members. This is because it makes a difference in terms of their scope whether binding agreements are negotiated or implemented by single-enterprise members (binding just one company) or associational members (binding a multiplicity of companies).

EACB organises 14 associational members in 11 countries and 11 single-enterprise members in 11 countries; together both types cover 20 out of the 28 EU Member States. Whereas Belgium, Germany, Greece, Hungary, Italy, Lithuania, Poland, Spain and the UK each have one associational member, Austria has two associational affiliates and France has three. One company member can be found in Bulgaria, Cyprus, Denmark, Finland, Germany, Luxembourg, the Netherlands, Portugal, Romania, Slovenia and Spain.

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<sup>20</sup> Interestingly, according to the EACB website, there are four associate members from EU countries (Belgium, Denmark, Lithuania and the UK), which conflicts with the provisions laid down in the Statutes.

Table 28: Sector-related employer organisations and individual companies affiliated to EACB

Country	Full members (employer organisations) of EACB	Associate members (employer organisations) of EACB	Individual companies affiliated to EACB	Number of employer organisations not affiliated to EACB	Is the largest employer organisation (in terms of employees in member companies) a member of EACB?	Are the three largest employers in the sector members of the EACB affiliate/s?
AT	ÖRV, ÖGV		---	4	No	1 out of 3 (ÖRV), 1 out of 3 (ÖGV)
BE	Cera		---	4	N.A.	N.A.
BG	---		CBB	1	No	No
CY	---		CBB	1	No	No
CZ	---		---	2	No	No
DE	BVR		DZ Bank	6	No	N.A.
DK	---		Nykredit	3	No	No
EE	---		---	1	No	No
EL	AGCB		---	1	No	No
ES	UNACC		BCC	5	N.A.	No
FI	---		OP Ryhmä	2	No	No
FR	CNCM, BPCE, FNCA		---	4	No	No
HR	---		---	1	No	No
HU	OTSZ		---	1	No	No
IE	---		---	2	No	No
IT	Federkasse		---	2	No	No
LT		LCKU	---	1	No	No
LU	---		Banque Raiffeisen	1	No	No
LV	---		---	1	No	No
MT	---		---	1	No	No
NL	---		Rabobank	2	No	No
PL	KZBS		---	1	No	No
PT	---		Caixa Agricola	1	No	No
RO	---		CreditCoop	2	No	No
SE	---		---	3	No	No
SI	---		DBS	1	No	No
SK	---		---	1	No	No
UK	BSA		---	1	No	No

*Source: Information provided by the Network of Eurofound Correspondents (2018), based on a list of members provided by the EACB itself.*

All employer organisations affiliated to EACB are full members, except for LKCU which is an associated member. EACB has also individual companies affiliated.

Similar to ESBG, EACB does not organise the largest companies in the banking industry, at least when they are measured in terms of workforce size. As far as information is available, none of the 14 associational affiliates of EACB are the sector's largest employer organisation in any of the Member States. In line with this, only two EACB members (ÖRV and ÖGV in Austria) organise one of the three largest companies in the banking sector of the country. This is because cooperative banks of both the Raiffeisen and Schulze-Delitzsch type record a long and prominent tradition in Austria's banking system. As far as information has been provided, no other EACB affiliates in other Member States represent one of the largest banking companies in the country.

As is the case of ESBG, no clear trend in relation to the EACB affiliates' membership domains in terms of business activities can be identified. Whereas four associations appear to cover the whole banking sector (BVR in Germany, CNCM in France, Federcasse in Italy and KZBS in Poland), five member associations only cover part of the sector in terms of business activities, and for other five organisations this information is not available. In turn, since the EACB members only tend to cover cooperative banks, the membership domain (in terms of type of company) of most affiliates is sectionalist with regard to the banking sector, albeit for some organisations this information has not been provided.

With regard to the role of EACB members in sector-related collective bargaining, five associations in Austria, France, Italy and Spain are involved in multi-employer bargaining, while six associations do not engage in any form of collective bargaining (for three associations no information is available). Of the nine company members for which data has been provided, four are involved in company-level collective bargaining, covering Cyprus, Denmark, the Netherlands and Portugal. DZ Bank in Germany is involved in multi-employer bargaining via its membership of AVR. Four company members are not involved in collective bargaining, and for two no data are available.

## **Banking sector representativeness of UNI Europa, EBF/BCESA, ESBG and EACB**

Table 29 below summarises the representativeness of UNI Europa, EBF/BCESA, ESBG and EACB in the banking sector with regard to their respective affiliated trade unions and employer organisations. Of the 94 banking sector trade unions in 27 Member States identified in this study (in Lithuania no sector-related trade union exists), 64 (representing 26 countries) are affiliated to UNI Europa. Apart from Lithuania, there is no UNI Europa member in Latvia. Of the 90 banking trade unions involved in collective bargaining, 60 are UNI Europa members. UNI Europa has affiliates that are involved in collective bargaining in 25 Member States.

Altogether, there are 70 employer organisations in the banking sector in 28 Member States, 32 of which are affiliated to EBF/BCESA. The EBF has at least one member organisation in each Member State. Of the 32 member organisations of EBF/BCESA, 12 (38%) are involved in collective bargaining. When considering the 38 employer organisations in the sector that are involved in sector-related collective bargaining (for 4

employer organisations information on collective bargaining involvement is not available), 12 (32%) are affiliated to EBF/BCESA. Employer organisations (altogether) in the banking sector are directly involved in collective bargaining in 15 (54%) of the 28 Member States, and those affiliated to EBF/BCESA in 12 (43%) Member States.

In the case of ESBG, this organisation gathers seven (10%) of all the banking sector's employer organisations under its umbrella, and thus covers 6 of the 28 Member States. With only three member associations being involved in collective bargaining affecting the sector, only a small minority (8%) of the sector-related employer organisations involved in bargaining are affiliated to ESBG. These three associational ESBG members engaging in collective bargaining cover three countries. However, when also considering the 15 individual company members of ESBG, the picture of ESBG's representativeness completely changes. Together, associational and company members cover 18 Member States through affiliations in these countries. Moreover, eight Member States have associational or single-enterprise members that are involved in sector-related collective bargaining.

In contrast to ESBG, where individual company members numerically prevail over associational members, EACB has 14 associational affiliations (from 11 countries) and 11 individual company affiliations (from 11 countries). Together, associational and company affiliations cover 20 Member States. Five associational members and five company members engage in sector-related collective bargaining, covering four and five countries (nine in total), respectively.

When taking affiliations of employer organisations (not company members) of all three European employer federations (EBF/BCESA, ESBG and EACB) cumulatively (some employer organisations record multiple memberships), they cover 53 (76%) of all 70 sector-related employer organisations in all 28 Member States. Of the EBF/BCESA, ESBG and/or EACB affiliates, 20 are involved in collective bargaining, covering 12 Member States. This represents 53% of all employer organisations that engage in collective bargaining. Remarkably, associational members of EBF/BCESA involved in collective bargaining alone cover 12 countries, which means that – in terms of coverage of Member States through bargaining activities – affiliates of both ESBG and EACB do not contribute to additional representativeness in this respect.

Table 29: Membership structure of UNI Europa, EBF/BCESA, ESBG and EACB

	Number of organisations	Number of Member States with organisations	Number of organisations involved in collective bargaining*	Number of Member States with organisation(s) involved in collective bargaining
<b>All sector-related trade unions</b>	94	27	90	26
Affiliates of UNI Europa	64	26	60	25
% affiliated	68%	96%	67%	96%
<b>All sector-related employer organisations</b>	70	28	38	15
Employer organisations affiliated to EBF/BCESA	32	28	12	12
% of employer organisations affiliated	46%	100%	32%	80%
Employer organisations affiliated to ESBG	7	6	3	3
Companies affiliated to ESBG	15	13	7	6
Employer organisations and companies affiliated to ESBG	22	18	10	8
% of employer organisations affiliated	10%	21%	8%	20%
Employer organisations affiliated to EACB	14	11	5	4
Companies affiliated to EACB	11	11	5	5
Employer organisations and companies affiliated to EACB	25	20	10	9
% of employer organisations affiliated	20%	39%	13%	27%
Employer organisations affiliated to EBF/BCESA, ESBG and/or EACB	52	28	19	11
% affiliated	74%	100%	50%	73%

Notes: Since ESBG and EACB also cover single-company members, these are also included in this table, as they significantly contribute to the European federations' representativeness. However, percentages calculated for this table exclusively refer to employer organisations. \* For four employer organisations, of which one is an EBF member, two are EACB members and one is a member of both EACB and ESBG, no information on their collective bargaining involvement is available.

Source: Authors' own calculations based on information provided by the Network of Eurofound Correspondents.

Table 29 presents a general overview of the representativeness of UNI Europa, EBF/BCESA, ESBG and EACB members. Table 30 seeks to provide more details on a country-by-country basis, demonstrating the importance of UNI Europa, EBF/BCESA, ESBG and EACB associational members in terms of their employee coverage and involvement in collective bargaining.

The table shows that, with the exception of two countries where UNI Europa is not represented (Bulgaria and Latvia), the national representativeness of the member organisations of UNI Europa and EBF/BCESA is high. In all Member States but two, at least one of the largest/most important trade unions is affiliated to



UNI Europa, and in all Member States one of the largest/most important employer organisations is affiliated to EBF/BCESA.

By contrast, due to their specific membership domain in terms of type of companies (savings banks and cooperative banks), ESBG and EACB do not tend to cover the most important employer organisations of the Member States. Rather, only in a few countries, such as Austria, France, Germany and Spain, ESBG and/or EACB represent some of the largest employer organisations in the banking sector. On the employee side, important trade unions that are affiliated to UNI Europa but not involved in collective bargaining can only be found in Estonia. However, with regard to organised business, members of EBF/BCESA, ESBG and EACB in a number of countries, albeit being the largest employer organisations, are not involved in collective bargaining at the national level: Bulgaria, Croatia, Cyprus, Czechia, Estonia, Germany, Greece, Hungary, Ireland, Latvia, Lithuania, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Sweden and the UK.

Table 30: Importance of UNI Europa and EBF/BCESA, ESBG and EACB members at national level

	Most representative trade union(s) in terms of membership	Sector coverage	Involved in collective bargaining	Member of UNI Europa	Most representative employer organisation(s) in terms of membership	Sector coverage	Involved in collective bargaining	Member of EBF/BCESA, ESBG and/or EACB
AT	GPA-djp	O	Yes	Yes	FVB VÖBB ÖSV (=FVS) ÖRV (=FVRB)	S S S SO	Yes Yes Yes Yes	No EBF/BCESA ESBG EACB
BE	CGSLB-ACLVB SETCa-BBTK CNE-GNC LBC-NVK	O SO SO SO	Yes Yes Yes Yes	Yes Yes Yes Yes	FEBELFIN	S	Yes	EBF/BCESA
BG	NBU	S	Yes	No	ABB	C	No	EBF
CY	ETYK OIYK-SEK	O SO	Yes Yes	Yes Yes	ACB	S	No	EBF/BCESA
CZ	OSPPP	SO	Yes	Yes	SBP CBA	SO S	Yes No	BCESA EBF
DE	Ver.di DBV DHV	O O O	Yes Yes Yes	Yes No No	AGV Banken VÖB AVR VKA BVR	S O S SO S	Yes Yes Yes Yes No	BCESA No No No EACB
DK	Finansforbundet	C	Yes	Yes	FA	O	Yes	BCESA
EE	ESTAL EFL	O SO	No No	Yes Yes	EP	S	No	EBF

## Representativeness of the European social partner organisations: Banking sector

EL	OTOE	S	Yes	Yes	HBA	SO	No	EBF/BCESA
ES	Servicios-CC.OO	O	Yes	Yes	AEB	S	Yes	EBF
	FESMC-UGT	O	Yes	Yes	UNACC	S	Yes	EACB
					CECA	S	Yes	ESBG
FI	YTN	SO	Yes	No	FA	O	Yes	EBF/BCESA
	Pro	O	Yes	Yes				
FR	FBA CDT	O	Yes	Yes	AFB	SO	Yes	EBF/BCESA
	FGA CFDT	SO	Yes	Yes	FNCE	S	Yes	ESBG
	F3C CFDT	SO	Yes	Yes	CNCM	O	Yes	EACB
	FEC FO	O	Yes	Yes	BPCE	N.A.	N.A.	EACB, ESBG
	FSBPA CGT	O	Yes	Yes	FNCA	N.A.	N.A.	EACB
HR	SBF-HR	O	Yes	Yes	HUB	S	No	EBF/BCESA
HU	BBDSZSZ	SO	Yes	Yes	HBA	C	No	EBF
IE	FSU	C	Yes	Yes	IBEC	O	Yes	No
					BPFI	O	No	EBF
IT	FISAC-CGIL	O	Yes	Yes	ABI	C	Yes	EBF/BCESA
	FIRST-CISL	O	Yes	Yes				
	UILCA-UIL	O	Yes	Yes				
	FABI	O	Yes	Yes				
LT	---				LBA	S	No	EBF
LU	ALEBA	O	Yes	Yes	ABBL	SO	Yes	EBF/BCESA
	OGBL	O	Yes	Yes				
	LCGB-SESF	O	Yes	Yes				
LV	FNA	O	Yes	No	LKA	O	No	EBF
MT	GWU	O	Yes	Yes	MBA	C	No	EBF
	MUBE	O	Yes	Yes				
NL	FNV Finance	O	Yes	Yes	NVB	S	No	EBF/BCESA
	CNV Vakmensen	O	Yes	Yes				
PL	KSBHiU NSZZ 'Solidarność'	C	Yes	Yes	ZBP	S	No	EBF/BCESA
PT	SBSI	SO	Yes	Yes	APB	S	No	EBF/BCESA
	Febase	O	Yes	Yes				
RO	FSAB	O	Yes	Yes	ARB	C	No	EBF/BCESA
	FSLC CEC	S	Yes	No				
SE	Finansförbundet	S	Yes	Yes	BAO	C	Yes	BCESA
					SBA	C	No	EBF

SI	SBS	S	Yes	Yes	ZBS	S	Yes	EBF/BCESA
SK	OZ PPaP	O	Yes	Yes	SBA	O	No	EBF
UK	Unite	O	Yes	Yes	UK Finance	C	No	EBF/BCESA

Note: C = congruence; O = overlap; S = sectionalism; SO = sectional overlap; N.A. = information not available.

Source: Network of Eurofound Correspondents (2018).

## Other European trade union associations

Overall, the representativeness of UNI Europa in the sector is very high. Firstly, it covers 26 Member States through direct affiliates in these countries, and 25 Member States through direct affiliates involved in sector-related collective bargaining in these countries (see Table 30). Secondly, with regard to the membership domain of its affiliates in terms of business activities, the vast majority record a domain that covers the entire sector (see Table 9). This means that UNI Europa has few representative gaps in the banking sector, both in terms of territorial coverage and business activities.

Nevertheless, it is necessary to look at other European labour organisations that may represent the sector in order to get a true picture of the weight of UNI Europa. This is done by reviewing other European organisations to which sector-related trade unions are affiliated (Table 31).

European labour organisations other than UNI Europa represent 27 of the 94 sector-related trade unions in 14 countries. Out of these, 23 are simultaneously affiliated to UNI Europa. Those European organisations that cover at least three sector-related trade unions include the European Federation of Food, Agriculture and Tourism Trade Unions (EFFAT), the European Public Services Union (EPSU), the European Transport Workers' Federation (ETF), Eurocadres, industriAll Europe and the Standing Committee of European Central Banks Union (SCECBU).

Although the affiliations listed in Table 31 are unlikely to be exhaustive, this overview does not question the status of UNI Europa as the sector's leading labour representative at European level. This is not only due to the relatively low numbers of affiliates per organisation other than UNI Europa (with the exception of SCECBU), but also because the presence of these organisations usually results from the multi-sector domains of the respective trade unions.

SCECBU has a considerable number of affiliates, covering 18 trade unions in 10 countries, as it organises the staff associations representing employees of the European national central banks and thus has a membership domain contiguous to the banking sector as defined for the purpose of this study. Since many banking unions simultaneously represent the central banking employees, some of them are a member of SCECBU as well as of UNI Europa. However, since there is no indication that this European organisation claims to represent workers other than central banking staff, it does not challenge UNI Europa's position as the main European representative in the banking industry. Moreover, in terms of both number of affiliates and territorial coverage, SCECBU clearly falls short of UNI Europa.

Table 31: Sector-related trade unions affiliated to UNI Europa and other European labour associations

Country	Trade unions directly affiliated to UNI Europa	Trade unions not directly affiliated to UNI Europa	Direct affiliation to European labour organisations other than UNI Europa
AT	GPA-djp		EFFAT, European Federation of Journalists (EFJ), EPSU, industriAll Europe, SCECBU
BE	CGSLB-ACLVB		SCECBU
	SETCa-BBTK		SCECBU
	CNE-GNC		
	LBC-NVK		
BG		NBU	
	FFSTUB-BG		
CY	ETYK		SCECBU
		PASEY-PEO	
	OIYK-SEK		
		PASYDY	EPSU, European Federation of Retired and Elderly People (FERPA)
CZ	OSPPP		
DE	Ver.di		EPSU
		DBV	
		DHV	European Confederation of Independent Trade Unions (CESI)
DK	Finansforbundet		
	Djøf		
EE	ESTAL		
	EFL		
EL	OTOE		
ES	FESMC-UGT		EFFAT, ETF, SCECBU
	Servicios-CC.OO		EFFAT, SCECBU
	ELA-ZERBITZUAK		
		LAB	
		FINE	
FI		YTN	
	Pro		industriAll Europe
	Nousu		
FR	FBA CFDT		SCECBU
	CFDT Cadres		Eurocadres, SCECBU
	FGA CFDT		EFFAT, SCECBU
	F3C CFDT		SCECBU
	FEC FO		SCECBU
	FSPBA CGT		SCECBU
	UGUCT CGT		Eurocadres, SCECBU

Representativeness of the European social partner organisations: Banking sector

Country	Trade unions directly affiliated to UNI Europa	Trade unions not directly affiliated to UNI Europa	Direct affiliation to European labour organisations other than UNI Europa
		Fédération CFTC Banques	
		Fédération UNSA Banques Assurances	
		Sud Banques	
		SNB CFE-CGC	
<b>HR</b>	SBF-HR		
<b>HU</b>	BBDSZSZ		
	BBDSZ		
	KASZ		
<b>IE</b>	FSU		
	SIPTU		
	Unite		SCECBU
	Mandate		
<b>IT</b>	FISAC-CGIL		
	FIRST-CISL		
	UILCA-UL		
	FABI		Eurocadres
	SINFUB-UNISIN		
		UGL Credito	
<b>LT</b>	No union		
<b>LU</b>	ALEBA		
	OGBL		
	SESF-LCGB-		
<b>LV</b>		FNA	SCECBU
<b>MT</b>	GWU		EFFAT, EPSU, ETF, FERPA, industriAll Europe, European Workers' Education Associations (EURO-WEA), SCECBU
	MUBE		
<b>NL</b>	FNV Finance		SCECBU
	CNV Vakmensen		
		De Unie	
<b>PL</b>	NSZZ Solidarnosc KSBHiU		
		ZZZP PEKAO SA	
		OMPBU-OPZZ	
<b>PT</b>	SBSI		SCECBU
	SBN		SCECBU
	SBC		
	Febase		
		SNQTB	European Confederation of Managers (CEC), CESI
		STEC	

Representativeness of the European social partner organisations: Banking sector

Country	Trade unions directly affiliated to UNI Europa	Trade unions not directly affiliated to UNI Europa	Direct affiliation to European labour organisations other than UNI Europa
		SINTAF	
		SIB	
<b>RO</b>	FSAB		
		FSLs CEC	
<b>SE</b>	Finansförbundet		
	SI		
	Jusek		
	Civilekonomerna		
<b>SI</b>	SBS		
		SNLB	
<b>SK</b>	OZ PPaP		
<b>UK</b>	Accord		
		Advance	
		Aegis	
		BSU	
	CWU		
	FSU		
		LBSSA	
		LUBSSA	
		NGSU	
		SUWBBS	
	USDAW		EFFAT, ETF, industriAll Europe
	Unite		European Federation of Building and Woodworkers (EFBWW), EFFAT, EPSU, ETF, industriAll Europe

Sources: Network of Eurofound Correspondents (2018), UNI Europa and SCECBU.

Table 32: Other EU labour associations with banking sector national trade unions as members

Other EU labour organisations	Countries with one or more affiliates
CEC	PT
CESI	DE, PT
EFBWW	UK
EFFAT	AT, FR, MT, UK
EFJ	AT
EPSU	AT, CY, DE, MT, UK
ETF	ES, MT, UK
Eurocadres	FR, IT
EURO-WEA	MT
FERPA	CY, MT
industriAll Europe	AT, FI, MT, UK
SCECBU	AT, BE, CY, ES, FR, IE, LV, MT, NL, PT

Source: Network of Eurofound Correspondents (2018) and SCECBU.

## Other European employer and business associations

A similar review of the membership of the national employer organisations can be derived from Table 33 below. Whereas most organisations do not record any affiliation to European associations other than EBF/BCESA, ESBG and EACB, some can be identified with one or more affiliations to ‘alternative’ European associations.

At least three affiliations can be found for the European Mortgage Federation (EMF), the European Monetary Markets Institute (EMMI), the European Payments Council (EPC) and the European Federation of Leasing Company Associations (Leaseurope). In particular, EPC has eight affiliates in eight Member States. However, all of these European associations primarily focus on particular aspects of the financial industry, such as facilitating international payment services or standardising financial transaction norms, or on certain market segments of the financial industry, such as mortgage banking or leasing companies, rather than dealing with ‘core’ banking activities. Moreover, they do not regard themselves as social partner organisations with a particular interest in social policy and labour market affairs, but primarily act as business/trade and lobbying organisations. For instance, the EPC, which covers eight Member States through associational affiliates in these countries (and therefore more than ESBG with only seven associational affiliates in six countries), considers itself as the voice for payment service providers on all European payment issues with the aim to support and promote the integration and development of European payments, which is a purely technical aspect of the European financial industry. It is neither a social partner organisation nor part of the European Union institutional framework. Therefore, neither EPC nor any other ‘alternative’ European business associations appear to challenge the status of EBF/BCESA, ESBG and EACB as the banking sector’s main representatives on the employer side in European-level social dialogue.

Table 33: Sector-related employer organisations affiliated to EBF/BCESA, ESBG and EACB and other European employer associations

Country	Employer organisations directly affiliated to EBF/BCESA, ESBG and/or EACB	Employer organisations not directly affiliated to EBF/BCESA, ESBG and/or EACB	Direct affiliation to European employer organisations other than EBF/BCESA, ESBG and EACB
AT		FVB	
	VÖBB		
	ÖSV (=FVS)		
	ÖRV (=FVRB)		
	ÖGV (=FVVB)		
		VÖLHB (=FVLHB)	
BE	FEBELFIN		
		APIPC	
		BZB	European Federation of Financial Advisors and Financial Intermediaries (FECIF)
		BBZ-FEDAFIN	
Cera			
BG	ABB		
CY	ACB		EPC
CZ	SBP		
	CBA		EMF, EPC, EMMI
DE	AGV Banken		
		VÖB	European Association of Public Banks (EAPB)
		AVR	
		VKA	European Centre of Employers and Enterprises providing Public Services (CEEP)
	DSGV		
	BVR		
	BdB		
DK	FA		
	Finance Denmark		
	Lokale Pengeinstitutter		
EE	EP		
EL	HBA		
	AGCB		
ES	AEB		EPC, European Banking Institute (EBI)
	UNACC		



Representativeness of the European social partner organisations: Banking sector

Country	Employer organisations directly affiliated to EBF/BCESA, ESBG and/or EACB	Employer organisations not directly affiliated to EBF/BCESA, ESBG and/or EACB	Direct affiliation to European employer organisations other than EBF/BCESA, ESBG and EACB
	CECA		
		AELR	Leaseurope
		AEF	EU Federation for the Factoring and Commercial Finance Industry (EUF)
		ASNEF	
<b>FI</b>	FA		European Banking and Financial Services Training Association (EBTN), European Fund and Asset Management Association (EFAMA), EPC, European Federation of Finance House Associations (Eurofinas), European Insurance and Reinsurance Federation (Insurance Europe), Leaseurope
		PALTA	
<b>FR</b>	AFB		
	FNCE		
	CNCM		
	BPCE		
	FNCA		
		ASF	Eurofinas, Leaseurope
		AMAFI	European Forum of Securities Associations (EFSA)
<b>HR</b>	HUB		EPC, EMMI
<b>HU</b>	HBA		
	OTSZ		
<b>IE</b>		IBEC	
	BPFI		EMF, European Covered Bond Council (ECBC), EPC
<b>IT</b>	ABI		
	Federkasse		
	ACRI		
<b>LT</b>	LBA		Leaseurope, EMMI
	LCKU		
<b>LU</b>	ABBL		
<b>LV</b>	LKA		
<b>MT</b>	MBA		
<b>NL</b>	NVB		

Representativeness of the European social partner organisations: Banking sector

Country	Employer organisations directly affiliated to EBF/BCESA, ESBG and/or EACB	Employer organisations not directly affiliated to EBF/BCESA, ESBG and/or EACB	Direct affiliation to European employer organisations other than EBF/BCESA, ESBG and EACB
		WVB	
PL	ZBP		
	KZBS		
PT	APB		
RO	ARB		EPC, EMF
		FPSFR	
SE	BAO		
	SBA		
		Svensk Handel	EuroCommerce
SI	ZBS		EBTN
SK	SBA		EPC
UK	BSA		EMF, EUF
	UK Finance		

Source: Network of Eurofound Correspondents (2018) and EBF, ESBG and EACB.

Table 34: Other EU employer associations with banking sector national employer organisations as members

Other EU employer/business organisations	Countries with one or more affiliates according to Network of Eurofound Correspondents
CEEP	DE
EAPB	DE
EBI	ES
EBTN	FI, SI
ECBC	IE
EFAMA	FI
EFSA	FR
EMF	CZ, IE, RO, UK
EMMI	CZ, HR, LT
EPC	CY, CZ, ES, FI, HR, IE, RO, SK
EUF	ES, UK
EuroCommerce	SE
Eurofinas	FI, FR
FECIF	BE
Insurance Europe	FI
Leaseurope	ES, FI, FR, LT

## Summary

Tables 35 and 36 demonstrate that, despite some sectoral trade unions and employer organisations not being affiliated to UNI Europa on the employee side and EBF/BCESA, ESBG and/or EACB on the employer side, the organisations that are members of UNI Europa and EBF/BCESA tend to be those that represent the highest number of employees and have the highest level of collective bargaining coverage in their country (at least as far as multi-employer collective bargaining exists in the sector).

The seven Member States with the largest banking sector workforce (see Table 35) are all represented by UNI Europa and EBF/BCESA in the European sectoral social dialogue committee for the banking sector. However, on the employer side, apart from EBF/BCESA, only four of the seven countries with the largest banking workforce (France, Germany, Italy and Spain) have associational members of ESBG (while the Netherlands and Spain each have one corporate member), and all of the seven countries apart from the Netherlands have associational members of EACB (while Germany, the Netherlands and Spain have corporate members). This means that, of the seven Member States with the largest workforce in the banking sector, all are represented by UNI Europa and EBF/BCESA through associational memberships, all are represented by EACB through either associational or corporate membership and five are represented by ESBG through either associational or corporate membership.

**Table 35: Affiliations in EU Member States with employment in excess of 100,000 in NACE 64**

	Banking employment	At least one trade union affiliated to UNI Europa	At least one UNI Europa affiliate involved in collective bargaining	At least one employer organisation affiliated to EBF/BCESA, ESBG or EACB	At least one EBF/BCESA, ESBG or EACB affiliate involved in collective bargaining	Corporate member of EBF/BCESA, ESBG or EACB adding to representativeness	Corporate member of EBF/BCESA, ESBG or EACB involved in collective bargaining
DE	730,600	Yes	Yes	Yes	Yes	Yes	Yes
FR	538,600	Yes	Yes	Yes	Yes	No	No
UK	528,400	Yes	Yes	Yes	No	No	No
IT	400,600	Yes	Yes	Yes	Yes	No	No
ES	253,600	Yes	Yes	Yes	Yes	Yes	Yes
PL	250,800	Yes	Yes	Yes	No	No	No
NL	133,200	Yes	Yes	Yes	No	Yes	Yes

*Note: Eurostat SBS data are only available for NACE 64. Data refer to 2017.*

*Sources: Eurostat SBS for data, Network of Eurofound Correspondents (2018) for information on affiliations.*

In terms of the Member States with the highest proportion of the national workforce in the banking sector (a share of at least 1.7% of total employment), there are no UNI Europa trade union members in Latvia, while all countries are covered through affiliations to at least EBF/BCESA on the employer side (Table 36).

Table 36: Affiliations in EU Member States with the highest proportion of banking employment (according to NACE 64) in a country's total employment

Country	Banking employment (share in total employment)	At least one trade union affiliated to UNI Europa	At least one UNI Europa affiliate involved in collective bargaining	At least one employer organisation affiliated to EBF/BCESA, ESBG or EACB	At least one EBF/BCESA, ESBG or EACB affiliate involved in collective bargaining
LU	19,100 (6.7%)	Yes	Yes	Yes	Yes
MT	7,900 (3.5%)	Yes	Yes	Yes	No
IE	65,800 (2.9%)	Yes	Yes	Yes	No
CY	10,900 (2.6%)	Yes	Yes	Yes	No
AT	92,300 (2.1%)	Yes	Yes	Yes	Yes
DK	51,000 (1.8%)	Yes	Yes	Yes	Yes
FR	538,600 (1.8%)	Yes	Yes	Yes	Yes
DE	730,600 (1.7%)	Yes	Yes	Yes	Yes
LV	16,500 (1.7%)	No	No	Yes	No

Note: Eurostat SBS data are only available for NACE 64. Data refer to 2017.

Sources: Eurostat SBS for data, Network of Eurofound Correspondents (2018) for information on affiliations.

## The capacity to negotiate of UNI Europa, EBF/BCESA, ESBG and EACB

Between the establishment of the European sectoral social dialogue committee for the banking sector in 1999 and 2018, 14 joint texts have been agreed. One joint text dates from 1998, when the European sectoral social dialogue still worked on an informal basis.

Table 37: Texts agreed by UNI Europa, EBF/BCESA, ESBG and EACB

Date	Agreed texts
30/11/2018	Joint declaration on the impact of digitalisation on employment by the European social partners in the banking sector
28/06/2018	Final report: Impact of regulation on employment in the banking industry – Pillar I
17/11/2017	Joint declaration on telework by the European social partners in the banking sector
06/11/2015	Joint conclusions and recommendations of the lifelong learning/enlargement joint project
30/06/2015	Rules of procedure of the European sectoral social dialogue committee for banking
30/06/2015	Revised internal rules of procedure of the European sectoral social dialogue committee for banking
31/01/2014	EU bank social partners' review of the joint statement of 2005 on employment and social affairs in the European banking sector: some aspects related to corporate social responsibility (CSR)
23/05/2005	Employment and social affairs in the European banking sector: some aspects related to CSR
31/03/2003	EU bank social partners joint declaration on lifelong learning in the banking sector
05/07/2001	Study on IT employability in the European banking sector
14/06/2001	IT employability in the European banking sector
19/11/1999	Rules of procedure – Banking

18/11/1999	Europe's new banks – The 'non-bank' phenomenon – Conference, 18 November 1999. Joint conclusions by the European social partners in the banking sector
13/10/1998	Common statement between the Banking Federation of the EU, the European Savings Banks Group, the European Association of Cooperative Banks and EURO-FIET on the European Commission green paper on a 'Partnership for a new organisation of work'

The Statutes of UNI Europa provide a mandate for regional organisations of UNI to negotiate on behalf of its members in relation to the European sectoral social dialogue committee (although the latter is not specifically referenced). Article 3 of the Statutes obliges UNI Europa to fulfil its obligations in relation to its objectives:

- deciding policy and action with respect to the institutions of the EU to ensure that there is a social and democratic dimension to European integration
- representing affiliates in EU institutions whose activities affect the social, economic and cultural conditions of affiliates and their members
- co-ordinating the activities of UNI affiliates in Europe and offering assistance and support as appropriate
- undertaking collective bargaining and negotiating agreements in the region upon the mandate of the UNI Europa Executive Committee

The UNI Europa Regional Executive Committee, which meets once a year, has the power to provide a mandate. The composition of the Regional Executive Committee is clearly outlined in Article 9 of the Statutes. This Article also states that

*where issues of concern to a particular sector are involved, a nominee or nominees of the group concerned may be invited to attend meetings of the Regional Executive Committee in an advisory capacity.*

(UNI Europa, 2011)

Article 10 of the Statutes also provides for the establishment of a Regional Management Committee. There are no clear provisions regarding responsibility for the approval of texts agreed within the remit of the European sectoral social dialogue committee.

The Preamble of the Statutes of EBF/BCESA outlines the reasons for the establishment of an independent committee responsible for social affairs alongside the EBF in 2004. Until 2004, as far as commercial banks were concerned, social affairs at the European level were dealt with by an independent liaison committee, the so-called Liaison Committee for Social Affairs (LCSA), and an ad hoc working group under the aegis of EBF. Since these structures appeared to be inadequate following the enhancement of social dialogue in the wake of the Amsterdam Treaty, the BCESA was set up in 2004, replacing the hitherto active ad hoc working group. Since then, the BCESA has dealt with all matters of sectoral social policy and dialogue, operating jointly with the EBF. The BCESA was established by the then LCSA in cooperation with the EBF, in order to ensure the approval of all national member organisations, including those which exclusively deal with social matters and those which deal with both business and social matters. According to the Preamble of the Statutes of EBF/BCESA, any decision of the committee to enter into collective bargaining negotiations at European level must be taken unanimously.

Article 1 of the Statutes stipulates that the role of the BCESA is to formulate the general labour market policy in the European banking industry, respond to hearings from the Commission, participate in social dialogue with the Commission and European employee representatives whenever necessary, maintain contact with other European employer organisations and, overall, to carry out all business related to labour market policy.

In terms of the composition of the Committee, the national member organisations of EBF which deal with social affairs each appoint one representative. Those EBF members that do not deal with social affairs must ask other national organisations that are capable of acting as a social partner organisation in the sector but are not affiliated to EBF to appoint one representative on behalf of their country to the BCESA (Article 2). In general, it should be noted that the EBF/BCESA has a full mandate to discuss, negotiate and agree on matters concerning social affairs, including the signing of joint declarations with the other European social partners in the banking sector.

According to EBF's practice, the EBF/BCESA is required to inform the EBF Executive Committee on the work of EBF/BCESA annually, and to this end the Chair and the Vice-Chair of the Committee may regularly participate in meetings of the EBF Executive Committee. In this context, the joint declarations signed by EBF/BCESA and its social partners are made known to the EBF Executive Committee. Currently, it so happens that the Vice-Chair of the EBF-BCESA is also a member of the EBF Executive Committee.

The BCESA has the right to act independently from EBF and its organs, which means that it is neither responsible to the supreme organs of EBF nor to the LCSA. However, the relevant bodies of EBF (such as the Board of Directors and the Executive Committee) must be regularly informed of the Committee's activities (Article 2). The BCESA is represented by a chairperson and vice chairperson to be elected amongst its members for a period of three years. According to the mandate given by the Committee, the chairperson and/or the vice chairperson can participate in meetings with the Commission and other EU institutions (Article 4).

The Statutes of ESBG do not make direct reference to the European social dialogue process, however, Article 4 lists the following purposes and activities of the association:

- to study the main developments in the financial services industry, and in particular, to research and analyse the evolution of the law and the policies of the EU, of its bodies and its Member States, which are relevant to the ESBG members
- to provide its members with appropriate information
- to define and express the positions of its members in all matters related to the European financial services industry
- to convey the vital role played by its members within the European banking sector, and their economic and social contribution in Europe
- to cooperate with other European financial associations and organisations to facilitate the development of an efficient retail banking market in Europe
- to promote and assist in implementing policies of the EU and other international bodies towards its members and in the banking sector in general

With regard to the operative management of the association, the most important body is the Board of Directors, which comprises 15 full members, 12 of which are the largest contributors of membership fees (Article 14). The Board has the capacity to perform all the necessary acts in order to reach the objectives of

the ESBG. Notably, it defines the organisation's general policy and its position vis-à-vis third parties (Article 15), which implicitly includes activities in the context of the European sectoral social dialogue. However, the Board of Directors may delegate specific powers, including daily management tasks, to individuals who are not elected members of the Board; this implies that, according to Article 20, ESBG may be validly represented by those individuals vis-à-vis third parties (including in the context of social dialogue<sup>21</sup>) and with regard to all deeds. The Board of Directors reports to the supreme authority of ESBG, the General Assembly, which includes all full and associate members.

Currently, three staff members deal with matters relating to social dialogue at ESBG. In addition, ESBG is mainly involved in the sectoral social dialogue through its ESBG Human Resources Network. The network has an advisory role and is invited to meetings and consulted on an ongoing basis in the framework of the sectoral social dialogue activities and initiatives in the banking sector. ESBG's Joint Office and Coordination Committee report regularly to and seeks advice from this network. Therefore, the ESBG Board of Directors and the ESBG Coordination Committee are kept informed about social dialogue initiatives and texts at all stages. As an advisory body, the ESBG Human Resources Network is also informed and consulted, while the final signature of the Head of Regulatory Affairs on behalf of the ESBG Managing Director (the legal representative of the association) can be understood as a sign of commitment and endorsement. European sectoral social dialogue committee texts are disseminated via publication on the ESBG website. ESBG also encourages members to implement the recommendations made in these texts via reporting to its ESBG Human Resources Network and Coordination Committee. In addition, the ESBG Board of Directors is kept informed via progress reports.

The Statutes of EACB do not directly refer to its role as a European-level social partner organisation represented in the European sectoral social dialogue committee for banking. Article 3 of the Statutes lists the following purposes of the association:

- to inform the member organisations of all the initiatives and measures of the EU relevant to the banking sector
- to coordinate members' positions versus problems of common interest
- to lobby European instances actively
- to elaborate and present position papers relative to problems of common interest
- to strengthen the cooperation between European cooperative banking groups
- to promote and develop the cooperative idea in the banking sector on an international level and in the course of interact with other cooperatively constituted organisations more generally

Whereas the Executive Committee is the supreme decision-making body (according to Article 10) responsible for defining the policy and activities of the association, the Board of Directors is vested with the most extensive management and administrative powers (Article 17). Directors are appointed by the Executive Committee, as is the General Manager, whose task is to coordinate assignments undertaken by the association's working groups and committees. The General Manager is in charge of translating Executive Committee decisions into action and enforcing the decisions taken by the Executive Committee and the Board of Directors (Article 23). However, the Statutes do not stipulate in detail which body is in

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<sup>21</sup> Depending on the subject matter, it is the Board of Directors or another ESBG forum, such as the Coordination Committee (responsible for the high-level strategy of the association, among other things), that gives guidance and mandates (including social dialogue).

charge of approaching third parties, such as the Commission and employee organisations, in the context of European social dialogue and other European fora dealing with social affairs.

## Effective participation in the ESSD committee for the banking sector

Data has been analysed for the six social dialogue meetings that took place in 2017 and 2018, in order to assess the level of participation by trade unions and employer organisations in the European sectoral social dialogue committee for the banking sector (Table 38).

Table 38: Numbers of participants in 2017 and 2018 European sectoral social dialogue meetings

	2017			2018		
	15/03/17	16/06/17	17/11/17	11/03/18	28/06/18	30/11/18
<b>Trade union participants</b>	17 From 11 Member States	16 From 13 Member States	26 From 17 Member States	22 From 13 Member States	16 From 9 Member States	29 From 13 Member States
<b>Employer organisations</b>	14 From 10 Member States	11 From 7 Member States	18 From 12 Member States	11 From 10 Member States	11 From 8 Member States	18 From 12 Member States
<b>Total</b>	21 From 17 Member States	27 From 17 Member States	44 From 21 Member States	33 From 18 Member States	37 From 14 Member States	47 From 18 Member States

Sources: Eurofound and European Commission.

In 2017 and 2018, trade union representatives from 21 EU Member States participated in at least one meeting (Table 39). For the employers, there was at least one participant from 15 EU Member States.

Table 39: Effective participation in the European sectoral social dialogue committee for the banking sector

<b>Member States with trade union participation in the European sectoral social dialogue committee for the banking sector in 2017–2018</b>	BE, BG, CZ, DE, DK, ES, FI, FR, HU, IE, IT, LU, MT, NL, PL, PT, RO, SE, SI, SK, UK
<b>Member States with employer organisation participation in the European sectoral social dialogue committee for the banking sector in 2017–2018</b>	BE, CY, CZ, DE, DK, EL, ES, FI, FR, IT, LU, NL, PL, RO, SE

Sources: Eurofound and European Commission.

UNI Europa has trade union affiliates in 27 Member States, in all countries except Latvia. Trade union participation in meetings was recorded in 21 Member States in 2017–2018; this indicates that in six Member States where UNI Europa has a member, no trade union participated in meetings in 2017 or 2018. These six Member States are Austria, Cyprus, Estonia, Greece, Croatia and Lithuania.



As for the employer organisations, EBF has member organisations in all 28 Member States, ESG in 18 Member States and EACB in 20 Member States. Together, the three European employer organisations have at least one affiliate in each Member State. However, there was no participant in committee meetings from 13 of those countries in 2017–2018 (Austria, Bulgaria, Estonia, Croatia, Hungary, Ireland, Lithuania, Latvia, Malta, Portugal, Slovenia, Slovakia and the UK).

Member organisations that are not directly represented in committee meetings are informed about any developments via their participation in the meetings of the statutory bodies of their European organisation, or via its intranet or website.

## 4. Conclusions

With an estimated workforce of 4–5 million, the banking sector makes up a significant share of employment in the EU. In the countries with the largest banking sector workforce according to NACE 64 as a percentage of total employment (Austria, Cyprus, Ireland, Luxembourg and Malta), the share of banking sector employees ranges from just over 2% (in Austria) to 3.5% (in Malta) and 6.7% (in Luxembourg). The sector is dominated by relatively large businesses involved in ‘core’ banking activities according to NACE 64.19 (with an average of several hundred employees per company at EU level), and relatively small businesses in activities auxiliary to banking according to NACE 66.10.

Overall, the banking industry is very heterogeneous not only in terms of business activities, but also with regard to subsectors according to ownership structures and business models. Traditionally in European banking, different banking segments can be distinguished, such as cooperative banks, saving and retail banks, joint stock and commercial banks, mortgage banks, special purpose banks, and more. This fragmentation of the sector is, at European level, reflected by the existence of different employer federations for savings and retail banks (ESBG), cooperative banks (EACB) and other banking companies (EBF).

The sector has undergone significant change and restructuring in recent decades, with key trends including mergers and takeovers resulting from deregulation and privatisation processes. Although restructuring has taken different directions across Member States (for example, depending on prevailing ownership structures, the banks’ operating framework, the degree of internationalisation and foreign direct investment etc.), during the past decade and a half some common developments have been observed, such as the trend towards e-banking/distance banking and its attendant changes in client services. The promotion of internet and video banking has often made visiting a local branch redundant and decreased customer traffic in branches, to such an extent that many of them have been downsized or even closed. Moreover, other technological innovations (such as the so called fintechs and blockchain technologies) have increasingly challenged the sector, with the result of falling employment in the ‘core’ banking business segment in most Member States during recent years.

In addition, the global financial and economic crisis of 2008 badly affected the banking sector in most countries. In some countries (Austria, Cyprus, Spain and the UK), nationalisation programmes, state bailouts and emergency takeovers were necessary to ensure the survival of strategically important failed banks. Nevertheless, in the NACE 66 subsector, employment has risen throughout Europe since 2010.

At European level, UNI Europa on the employee side and EBF/BCESA, ESBG and EACB on the employer side are the mutually recognised social partners in the European sectoral social dialogue committee for the banking sector.

Of the 94 national banking sector trade unions, 64 are affiliated to UNI Europa. This European federation has members in 26 of the 28 Member States (Latvia and Lithuania are the only countries where UNI Europa currently registers no members). For Lithuania, no sector-related trade union was identified. In 23 Member States, UNI Europa records members that largely cover the entire sector in terms of business activities. In Czechia, Greece and Slovenia, the UNI Europa affiliates only cover part of the banking sector, albeit in all cases they cover ‘core’ banking activities according to NACE 64.10. Only four national member unions of

UNI Europa are not involved in collective bargaining (two in Estonia and two in France). However, in France UNI Europa does have other members which engage in sector-related collective bargaining. As these member unions that are involved in collective bargaining tend to be the largest sector-related trade unions, their collective bargaining coverage tends to be highest. Therefore, the representativeness of UNI Europa in terms of its national member organisations is very high.

On the basis of its statutes, UNI Europa has the capacity to participate effectively in the European sectoral social dialogue committee and to negotiate on behalf of its members.

Together, EBF and its independent committee for social affairs (BCESA) cover member organisations in all Member States. Of the 70 employer organisations in the sector, 32 are members of EBF/BCESA. EBF has one affiliate in each Member State, 16 of which are also a member of BCESA. In four countries, the BCESA member is an employer organisation other than the EBF member (Czechia, Germany, Denmark, Sweden). As with UNI Europa, EBF/BCESA tends to cover the largest and most representative national associations (in terms of their involvement in collective bargaining) in the sector. In all countries with available data but Austria and Finland, the three largest companies in terms of employment in the sector are members of the national EBF/BCESA affiliates.

In 15 Member States, EBF/BCESA members largely cover the entire sector in terms of business activities. In particular, all affiliates of EBF/BCESA represent 'core' banking activities according to NACE 64.10 through their company members. This reflects EBF's membership domain focusing especially on the 'other monetary intermediation' subsector according to NACE 64.19. Overall, the membership domain of the EBF/BCESA members tends to be broader than that of all the sector-related employer organisations on average.

In 12 countries there is one EBF/BCESA member involved in sector-related multi-employer collective bargaining (sometimes in combination with single-employer arrangements). The remaining 20 member organisations in 16 countries are not involved in collective bargaining. In Ireland, the Netherlands and Romania, where the EBF affiliates are not involved in collective bargaining, collective agreements are concluded by other employer organisations. In 10 countries, no employer organisations are involved in collective bargaining in the sector; however, company-level bargaining takes place in these countries (Bulgaria, Croatia, Cyprus, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and the UK). Via its social affairs committee (BCESA), EBF has the capacity to participate effectively in the European sectoral social dialogue committee.

ESBG represents the savings and retail banks at European level. Of the 70 employer organisations, 7 are affiliated to ESBG, covering 6 countries. When the 15 individual company members are also taken into account, the number of Member States covered by affiliations to ESBG rises to 18. However, ESBG does not represent the largest companies or the largest employer organisations in the banking sector. Moreover, ESBG members (associational or company members), are only involved in collective bargaining in a minority of Member States. Nevertheless, since it covers members which are not affiliated with EBF/BCESA, ESBG fills a representational gap in the banking sector not covered by EBF/BCESA.

EACB covers 14 associational members in 11 countries and 11 individual company members in 11 countries; together both types cover 20 of the 28 Member States. Similar to ESBG, EACB does not tend to organise the sector's largest companies and employer organisations. The exception to this is Austria, where the two associational EACB members each organise one of the three largest companies in the banking sector, due to the outstanding tradition of cooperative banks of both the Raiffeisen and Schulze-Delitzsch type in this

country. Five employer organisations and five individual companies affiliated to EACB are involved in collective bargaining, together representing nine Member States. Thus, as with ESBG, only a relatively small number of countries are covered by EACB members that engage in sector-related collective bargaining. Nevertheless, EACB covers a segment of the banking sector (cooperative banking) that is neither covered by EBF/BCESA or ESBG.

Both ESBG and EACB have proved capable of participating in and contributing effectively to the European sectoral social dialogue committee.

Despite the limits of representativeness of both ESBG and EACB in terms of Member States covered through members engaged in collective bargaining, both European federations add to the representativeness in the banking sector, since they organise and represent major players on the employers' side within their respective realms.

Screening European employer organisations other than EBF/BCESA, ESBG and EACB does not reveal any other associations that could potentially act as a European social partner in the sector. EBF/BCESA on the business side and UNI Europa on the employee side, due to their encompassing membership domains with regard to the sector and their membership strength within the sector, should be regarded as the most important EU-wide representatives of the sector's employers and employees. For their specific segments of the banking sector, ESBG and EACB appear to be significant European industrial relations actors and clearly bring a specific sectional supplement of representativeness on the employers' side.

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## Annex 1: Details of individual organisations

Table 40: Trade unions in the banking sector

Country	Abbreviation	Full name in English	Full name in original language
AT	GPA-djp	Union of Salaried Private Sector Employees, Graphical Workers and Journalists	Gewerkschaft der Privatangestellten - Druck, Journalismus, Papier
BE	SETCa-BBTK	Federation for White-Collar Employees, Technicians and Executives	Syndicat des employés, techniciens et cadres de la FGTB – Bond van bedienden, technici en kaderleden van het ABVV
	CNE-GNC	National Centre of Employees	Centrale nationale des employés
	LBC-NVK	National Federation of White-Collar Workers	Landelijke Bediendecentrale – Nationaal verbond voor kaderleden
	CGSLB-ACLVB	General Confederation of Liberal Trade Unions in Belgium	Algemene Centrale der Liberale Vakbonden Van België – Centrale Générale des Syndicats Libéraux de Belgique
BG	NBU	National Banking Union	Национален Банков Синдикат
	FFSTUB-BG	Federation of Financial Sector Trade Unions in Bulgaria	Федерация на синдикатите във финансовия сектор в България
CY	ETYK	Cyprus Union of Bank Employees	Ένωση Τραπεζικών Υπαλλήλων Κύπρου
	PASEY-PEO	Pancyprian Union of Service Workers	Παγκύπρια Συντεχνία Εργαζομένων στις Υπηρεσίες - ΠΕΟ
	OIYK-SEK	Cyprus Federation of Private Employees	Ομοσπονδία Ιδιωτικών Υπαλλήλων Κύπρου (ΟΙΥΚ-ΣΕΚ)
	PASYDY	Pancyprian Trade Union of Public Servants	Παγκύπρια Συντεχνία Δημοσίων Υπαλλήλων - ΠΑΣΥΔΥ
CZ	OSPPP	Trade Union of Banking and Insurance Workers	Odborový svaz pracovníků peněžnictví a pojišťovnictví
DE	Ver.di	United Services Union	Vereinte Dienstleistungsgewerkschaft
	DBV	German Bank Employees' Association	Deutscher Bankangestellten-Verband
	DHV	The Professional Trade Union	DHV – Die Berufsgewerkschaft
DK	Finansforbundet	Financial Services Union Denmark	Finansforbundet
	Djøf	Danish Association of Lawyers and Economists	Djøf
EE	ESTAL	Estonian Communication and Service Workers' Trade Union	Eesti Side- ja Teenindustöötajate Ametiühingute Liit
	EFL	Union of Estonian Financial Sector Employees	Eesti Finantssektori Töötajate Liit
EL	OTOE	Greek Federation of Bank Employee Unions	Ομοσπονδία Τραπεζοϋπαλληλικών Οργανώσεων Ελλάδας (ΟΤΟΕ)

## Representativeness of the European social partner organisations: Banking sector

ES	FESMC-UGT	Federation for Services, Mobility and Consumption of the General Workers' Union	Servicios Para La Movilidad Y El Consumo De La Unión General De Trabajadores
	Servicios-CC.OO	Services Federation of the Trade Union Confederation of Workers' Commissions	Federación Servicios De Comisiones Obreras
	ELA-ZERBITZUAK	Basque Workers' Solidarity – Services	Euskal Sindikatua Gizalan
	LAB	Nationalist Workers' Committees	Langile Abertzaleen Batzordeak
	FINE	Federation Power, Independence and Employment	Federación Fuerza Independencia y Empleo
FI	YTN	Federation of Professional and Managerial Staff	Ylemmät Toimihenkilöt
	Pro	Trade Union Pro	Ammattiliitto Pro
	Nousu	Trade Union Nousu	Ammattiliitto Nousu
FR	FBA CFDT	Federation of Bank and Insurance Trade Unions – French Democratic Confederation of Labour	Fédération des banques et assurances – Confédération française démocratique du travail
	CFDT Cadres	Trade Union Of Engineers and Managers of the French Democratic Confederation of Labour	Confédération française démocratique du travail – Union confédérale des ingénieurs et cadres
	FGA CFDT	General Federation of Agrofood Industry – French Democratic Confederation of Labour	Fédération Générale de l'Agroalimentaire – Confédération française démocratique du travail
	F3C CFDT	Communication, Consultancy, Culture Federation – French Democratic Confederation of Labour	Fédération Communication, Conseil, Culture – Confédération française démocratique du travail
	FEC FO	Federation of Employees and Managers – Force Ouvrière	Fédération des Employés et Cadres – Force Ouvrière
	FSPBA CGT	Federation of Workers in Bank and Insurance – General Confederation of Labour	Fédération des syndicats du personnel de la banque et de l'assurance – Confédération générale du travail
	UGICT CGT	General Union of Engineers, Managers and Technicians – General Confederation of Labour	Union générale des ingénieurs, cadres et techniciens – Confédération générale du travail
	Fédération CFTC Banques	French Confederation of Christian Workers in Banks	Fédération Banques – Confédération Française des Travailleurs Chrétiens
	Fédération UNSA Banques Assurances	Bank and Insurance Federation – National Union of Autonomous Trade Unions	Fédération Banques Assurances – Union nationale des syndicats autonomes
	Sud Banques	Sud Bank	Solidaires – Sud Banques
	SNB CFE-GCG	National Union of the Bank and Credit / French Confederation of Professional and Managerial Staff – General Confederation	Syndicat National de la Banque et du Crédit / Confédération Générale de

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		of Professional and Managerial Staff	l'Encadrement – Confédération générale des cadres
HR	SBF-HR	Croatian Union of Bank and Financial Employees	Sindikát bankarskih i finansijskih djelatnika Hrvatske
HU	BBDSZSZ	Association of Financial Sector Trade Unions	Bankok, biztosítók dolgozói szakszervezeteinek szövetsége
	BBDSZ	Federation of Unions of the Finance Sector	Pénzügyi Ágazat Szakszervezeti Szövetsége
	KASZ	Trade Union of Commercial Employees	Kereskedelmi Alkalmazottak Szakszervezete
IE	FSU	Financial Services Union	Financial Services Union
	SIPTU	Services Industrial Professional and Technical Union	Services Industrial Professional and Technical Union
	Unite	Unite the Union	Unite the Union
	Mandate	Mandate	Mandate
IT	FISAC-CGIL	Federation of Insurance and Credit Workers' Unions – General Confederation of Workers' Trade Unions	Federazione Italiana Sindacato Assicurazioni Credito
	FIRST-CISL	Italian Federation of Services of the Tertiary Sector	Federazione Italiana Reti dei Servizi del Terziario
	UILCA-UIL	Union of Italian Banking, Tax collection and Insurance Workers	Unione Italiana Lavoratori Credito Esattorie e Assicurazioni
	FABI	Autonomous Federation of Italian Banking Workers	Federazione Autonoma Bancari Italiani
	Sinfub UNISIN	Falcri Silcea Trade Union Unity – Sinfub	Unità Sindacale Falcri Silcea – Sinfub
	UGL Credito	General Labour Union – Credit	1. Unione Generale del Lavoro – Credito
LT	No union		
LU	ALEBA	Luxembourg Association of Bank and Insurance Employees	Association Luxembourgeoise des Employés de Banque et Assurance
	OGBL	Bank and Insurance Union – Trade Union Confederation of Luxembourg	Syndicat Banques et Assurances – Onafhängege Gewerkschaftsbond Lëtzebuerg
	LCGB-SESF	Confederation of Christian Unions in Luxembourg – Union of Employees of the Financial Sector	Lëtzebuerger Chrëschtliche Gewerkschafts-Bond – Syndicat des Employés du Secteur Financier
LV	FNA	Finance Latvia Association	Finanšu nozares arodbiedrība
MT	GWU	General Workers' Union	General Workers' Union
	MUBE	Malta Union of Bank Employees	Malta Union of Bank Employees



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NL	FNV Finance	Federation of Dutch Unions – Finance	Federatie Nederlandse Vakbeweging – Finance
	CNV Vakmensen	Christian National Trade Union Professionals	Christelijk Nationaal Vakverbond Vakmensen
	De Unie	The Union	De Unie
PL	KSBHiU NSZZ ‘Solidarność’	National Secretariat of Banks, Commerce and Insurance – National Section of Banking, the Independent Self-Governing Trade Union ‘Solidarność’	Krajowy Sekretariat Banków, Handlu i Ubezpieczeń – Sekcja Krajowa Bankowców NSZZ ‘Solidarność’
	ZZZB PEKAO SA	Company Trade Union of Bank Pekao SA Employees	Zakładowy Związek Zawodowy Banku Pekao SA
	OMPBU-OPZZ	All-Poland Alliance of Trade Unions ‘Confederation of Labour’	Organizacja Międzyzakładowa Pracowników Bankowości i Usług Nr 06-005 Ogólnopolskie Porozumienie Związków Zawodowych ‘Konfederacja Pracy’
PT	SBSI	Union of Bank Employees of Southern Portugal and Islands	Sindicato dos Bancários do Sul e Ilhas
	SBN	Union of Bank Employees of Northern Portugal	Sindicato dos Bancários do Norte
	SBC	Union of Bank Employees of Central Portugal	Sindicato dos Bancários do Centro
	Febase	Federation of the Financial Sector	Federação Do Sector Financeiro
	SNQTB	National Union of Qualified Bank Employees	Sindicato Nacional dos Quadros E Técnicos Bancários
	STEC	Union of Workers in the Companies of the Caixa Geral de Depósitos Group	Sindicato dos Trabalhadores das Empresas do Grupo Caixa Geral de Depósitos
	SinTAF	Union of Workers in Financial Activities	Sindicato dos Trabalhadores da Actividade Financeira
	SIB	Independent Union in Banking	Sindicato Independente da Banca
RO	FSAB	Trade Union Federation for Insurance and Banking	Federația Sindicatelor din Asigurări și Bănci
	FSLC CEC	The Romanian Federation of Free Trade Unions of CEC Employees	Federația Sindicatelor Libere a Salariaților CEC din România
SE	Finansförbundet	Financial Sector Union of Sweden	Finansförbundet
	SI	Swedish Association of Graduate Engineers	Sveriges Ingenjörer
	Jusek	Swedish Association of Graduates in Law, Business Administration and Economics, Computer and Systems Science, Personnel Management and Social Science	Jusek

## Representativeness of the European social partner organisations: Banking sector

	Civilekonomerna	Swedish Association of Graduates in Business Administration and Economics	Civilekonomerna
SI	SBS	Slovenian Banking Union	Sindikat bančništva Slovenije
	SNLB	Trade Union of Nova Ljubljanska Banka	Sindikat Nove Ljubljanske banke
SK	OZ PPaP	Trade Union Association of Banking and Insurance Workers	Odborový zväz pracovníkov peňažníctva a poisťovníctva
UK	Accord	Accord	Accord
	Advance	Advance	Advance
	Aegis	Aegis the Union	Aegis the Union
	BSU	Britannia Staff Union	Britannia Staff Union
	CWU	Communication Workers Union	Communication Workers Union
	FSU	Financial Services Union	Financial Services Union
	LBSSA	Leeds Building Society Staff Association	Leeds Building Society Staff Association
	LUBSSA	Leek United Building Society Staff Association	Leek United Building Society Staff Association
	NGSU	Nationwide Group Staff Union	Nationwide Group Staff Union
	SUWBBS	Staff Union West Bromwich Building Society	Staff Union West Bromwich Building Society
	USDAW	Union of Shop, Distributive and Allied Workers	Union of Shop, Distributive and Allied Workers
	Unite	Unite the Union	Unite the Union

Source: Network of Eurofound Correspondents (2018)

Table 41: Employer organisations in the banking sector

Country	Abbreviation	Full name in English	Full name in original language
AT	FVB	Trade Association of Banks and Bankers	Fachverband der Banken und Bankiers
	VÖBB	Austrian Bankers' Association	Verband Österreichischer Banken und Bankiers
	ÖSV (=FVS)	Austrian Savings Banks Association	Österreichischer Sparkassenverband
	ÖRV (=FVRB)	Austrian Raiffeisen Bank Association	Österreichischer Raiffeisenverband
	ÖGV (=FVVB)	Austrian Association of Cooperatives	Österreichischer Genossenschaftsverband
	VÖLHB (=FVLHB)	Association of Austrian State Mortgage Banks	Verband der Österreichischen Landes-Hypothekenbanken
BE	FEBELFIN	Belgian Financial Sector Federation	Fédération Belge du Secteur Financier/Belgische Federatie van de Financiële Sector

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	APIPC	Employers' association of the public credit institutions	Association professionnelle des institutions publiques de credit
	BZB	Professional Association of Independent Financial Brokers	Beroepsvereniging van zelfstandige financiële bemiddelaars/Association professionnelle des intermédiaires financiers indépendants
	BBZ-FEDAFIN	Federation of Francophone Independent Financial Officers	Fédération des agents financiers indépendants francophones
	Cera	Cera	Cera
BG	ABB	Bulgarian Association of Banks	Асоциация на банките в България
CY	ACB	Association of Cyprus Banks	Σύνδεσμος Τραπεζών Κύπρου
CZ	SBP	The Union of Banks and Insurance Companies	Svaz bank a pojišťoven
	CBA	Czech Banking Association	Česká bankovní asociace
DE	AGV Banken	Employer organisation of private banks	Arbeitgeberverband des privaten Bankengewerbes
	VÖB	Federal Association of Public Banks	Bundesverband öffentlicher Banken
	AVR	Employer organisation for cooperative banks	Arbeitgeberverband der Deutschen Volksbanken und Raiffeisenbanken
	VKA	Federation of municipal employer organisations	Vereinigung der kommunalen Arbeitgeberverbände
	DSGV	German Savings Banks Association	Deutscher Sparkassen- und Giroverband
	BVR	Federal Association of German Co-operative Banks	Bundesverband der Deutschen Volksbanken und Raiffeisenbanken
	BdB	Federal Association of German Banks	Bundesverband deutscher Banken
DK	FA	Danish Employers' Association for the Financial Sector	Finanssektorens Arbejdsgiverforening
	Finance Denmark	Finance Denmark	Finance Denmark
	Lokale Pengeinstitutter	The Association of Local Banks in Denmark, Savings Banks and Cooperative Banks in Denmark	Lokale Pengeinstitutter
EE	EP	Estonian Banking Association	Eesti Pangaliit
EL	HBA	Hellenic Bank Association	Ελληνική Ένωση Τραπεζών
	AGCB	Association of Cooperative Banks of Greece	Ένωση Συνεταιριστικών Τραπεζών Ελλάδος
ES	AEB	Spanish Banking Association	Asociación Española de Banca
	UNACC	National Union of Credit Cooperatives	Unión Nacional de Cooperativas de Crédito

## Representativeness of the European social partner organisations: Banking sector

	CECA	Spanish Confederation of Saving Banks	Confederación Española de Cajas de Ahorros
	AELR	Spanish Association of Leasing and Renting	Asociación Española de Leasing y Renting
	AEF	Spanish Association of Factoring	Asociación Española de Factoring
	ASNEF	National Association of Credit Establishments	Asociación Nacional de Establecimientos Financieros de Crédito
FI	FA	Finance Finland	Finanssiala
	PALTA	Service Sector Employers Palta	Palvelualojen työnantajat Palta ry
FR	AFB	French Banking Association	Association Française des Banques
	FNCE	National Federation of Saving Banks	Fédération Nationale des Caisses d'Epargne
	CNCM	National Confederation of Crédit Mutuel	Confédération Nationale du Crédit Mutuel
	BPCE	Banque Populaire and Caisse d'Epargne Group	Groupe Banque Populaire et Caisse d'Epargne
	FNCA	National Federation for Crédit Agricole	Fédération Nationale du Crédit Agricole
	ASF	French Association of Financial Companies	Association Française des Sociétés Financières
	AMAFI	French Association of the Financial Market	Association française des marchés financiers
HR	HUB	Croatian Banking Association	Hrvatska udruga banaka
HU	HBA	<b>Hungarian Banking Association</b>	Magyar Bankszövetség
	OTSZ	<b>National Federation of Savings Cooperatives</b>	Országos Takarékszövetkezeti Szövetség
IE	IBEC	Irish Business and Employers Confederation	Irish Business and Employers Confederation
	BPFI	Banking and Payments Federation Ireland	Banking and Payments Federation Ireland
IT	ABI	Italian Banking Association	Associazione Bancaria Italiana
	Federkasse	Italian Federation of Cooperative Banks – Rural and Artisan Funds	Federazione Italiana delle Banche di Credito Cooperativo – Casse Rurali ed Artigiane
	ACRI	Association of Foundations and Saving Banks	Associazione di Fondazioni e di Casse di Risparmio S.p.A
LT	LBA	The Association of Lithuanian Banks	Lietuvos bankų asociacija
	LCKU	Lithuanian Central Credit Union	Lietuvos centrinė kredito unija
LU	ABBL	Luxembourg Bankers' Association	Association des Banques et Banquiers, Luxembourg / Luxemburger Bankenvereinigung

## Representativeness of the European social partner organisations: Banking sector

LV	LKA	Association of Commercial Banks of Latvia	Latvijas Komercbanku asociācija
MT	MBA	Malta Bankers' Association	Malta Bankers' Association
NL	NVB	Dutch Association of Banks	Nederlandse Vereniging van Banken
	WVB	Employers' Association of Banks	Werkgevers Vereniging van Banken
PL	ZBP	The Polish Bank Association	Związek Banków Polskich
	KZBS	The National Association of Co-operative Banks	Krajowy Związek Banków Spółdzielczych
PT	APB	Portuguese Association of Banks	Associação Portuguesa de Bancos
RO	ARB	Romanian Association of Banks	Asociația Română a Băncilor
	FPSFR	Employers' Federation of Financial Services in Romania	Federația Patronală a Serviciilor Financiare din România
SE	BAO	Swedish Banking Institutions' Employer Association	Bankernas Arbetsgivarorganisation
	SBA	Swedish Bankers' Association	Svenska Bankföreningen
	Svensk Handel	The Swedish Trade Federation	Svensk Handel
SI	ZBS	Bank Association of Slovenia	Združenje bank Slovenije
SK	SBA	Slovak Banking Association	Slovenská banková asociácia
UK	BSA	Building Societies Association	Building Societies Association
	UK Finance	UK Finance	UK Finance

Source: Network of Eurofound Correspondents (2018).

Table 42: Total companies, employment and employees in the 'core' banking sector according to NACE 64.19 (2013, 2016)

Country	Number of enterprises		People employed		Employees	
	2013	2016	2013	2016	2013	2016
EU28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
AT	688	593	N.A.	N.A.	N.A.	N.A.
BE	108	100	57,689	55,354	57,603	54,603
BG	30	28	34,057	31,813	33,892	31,661
CY	101	54	11,142	10,663	11,142	10,663
CZ	56	56	40,726	41,416	39,903	39,829
DE	1,748	1,611	644,211	607,856	644,211	607,856
DK	89	78	N.A.	N.A.	N.A.	N.A.
EE	36	39	4,679	5,387	4,663	5,367
EL	40	40	51,242	42,646	N.A.	N.A.
ES	241	206	211,498	186,674	211,498	186,674
FI	294	280	22,190	24,423	22,190	24,423

Representativeness of the European social partner organisations: Banking sector

FR	384	373	394,937	386,425	383,282	379,781
HR	35	32	21,717	20,642	21,704	20,607
HU	170	105	41,310	37,756	40,887	37,440
IE	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
IT	685	604	323,423	314,071	N.A.	N.A.
LT	95	90	8,929	8,713	8,929	8,713
LU	140	138	26,491	26,396	26,047	26,226
LV	28	57	9,286	8,695	9,286	8,693
MT	27	27	4,477	4,865	4,477	4,865
NL	91	80	107,030	95,241	107,030	95,241
PL	695	661	178,032	169,170	178,032	169,170
PT	161	153	55,754	51,323	55,572	51,171
RO	125	87	56,981	53,351	56,280	52,098
SE	117	113	49,444	38,200	49,444	38,200
SI	21	19	11,297	9,942	11,297	9,942
SK	28	28	20,487	22,494	18,468	19,526
UK	359	N.A.	421,508	N.A.	421,508	N.A.

Source: Eurostat SBS (2018).

Table 43: Characteristics of three largest companies in the sector

Country	Three largest banking sector companies	Number of employees in the country	Multinational?	Company collective agreement?
AT	Uni Credit Bank Austria	6,773	Yes	No
	Erste Group Bank	16,000	Yes	No
	RBI Raiffeisen Bank International	N.A.	Yes	No
BE	BNP Paribas Forties	13,762	Yes	Yes
	ING	8,836	Yes	Yes
	KBC	5,852	Yes	Yes
BG	DSK Bank	3,881	Yes	Yes
	Uni Credit Bulbank	3,600	Yes	Yes
	First Investment Bank	3,028	No	N.A.
CY	Bank of Cyprus	3,660	Yes	Yes
	Cyprus Co-operative Bank	2,665	Yes	Yes
	Hellenic Bank	1,521	Yes	Yes
CZ	Ceská sporitelna a.s.	9,346	Yes	Yes
	Komerčni banka a.s.	8,421	Yes	Yes
	CSOB a.s.	7,067	Yes	Yes
DE	Deutsche Bank	99,744	Yes	Yes
	Commerzbank	49,941	Yes	No

Representativeness of the European social partner organisations: Banking sector

Country	Three largest banking sector companies	Number of employees in the country	Multinational?	Company collective agreement?
	DZ Bank	29,341	No	No
DK	Danske Bank	9,225	Yes	Yes
	Jyske Bank	3,981	Yes	Yes
	Nykredit	3,517	No	Yes
EE	Swedbank AS	2,138	Yes	No
	SEB Pank AS	1,022	Yes	No
	Luminor Bank AS	564	Yes	No
EL	Piraeus Bank	13,192	No	Yes
	National Bank of Greece	9,935	No	Yes
	Eurobank	8,153	No	Yes
ES	BBVA	30,793	Yes	No
	Caixa Bank	29,105	Yes	No
	Banco Santander <sup>22</sup>	22,900	Yes	No
FI	Nordea	7,900	Yes	No
	OP	6,900	Yes	No
	Danske Bank	2,200	Yes	Yes
FR	Crédit Agricole	71,046	Yes	Yes
	Société Générale	58,415	Yes	Yes
	BNP Paribas	57,725	Yes	Yes
HR	Zagrebacka banka	4,000	Yes	Yes
	Erste & Steiermärkische Bank D.D.	3,400	Yes	Yes
	Privredna banka	2,800	Yes	Yes
HU	OTP Bank Nyrt.	8,800	Yes	Yes
	K&H Bank	3,900	Yes	Yes
	Erste Bank Zrt.	3,000	Yes	No
IE	Bank of Ireland	11,228	No	Yes
	Allied Irish Bank	10,550	No	Yes
	Citibank	3,941	Yes	No
IT	Intesa San Paolo	64,129	Yes	Yes
	Unicredit	49,408	Yes	Yes
	BPM	25,000	No	Yes
LT	Danske Bank Lithuania	2,344	Yes	No
	SEB Bank	1,604	Yes	Yes
	Luminor Bank	1,448	Yes	No
LU	BGL BNP Paribas	3,700	Yes	No

<sup>22</sup> Grupo Santander is one of the companies member of AEB, which is the Spanish Banking Association that is affiliated to EBF and BCESA.

Representativeness of the European social partner organisations: Banking sector

Country	Three largest banking sector companies	Number of employees in the country	Multinational?	Company collective agreement?
	Groupe BIL	1,940	No	No
	Banque et Caisse d'épargne de l'Etat de Luxembourg	1,810	No	No
LV	Swedbank JSC	1,364	Yes	No
	Citadele Banka JSC	1,261	Yes	No
	SEB Banka	961	Yes	Yes
MT	BOV	1,416	No	Yes
	HSBC	1,285	Yes	Yes
	FIM Bank	387	Yes	Yes
NL	ABN/AMRO	11,024	Yes	Yes
	ING	12,416	Yes	Yes
	RABO	27,200	Yes	Yes
PL	PKO BP	25,095	No	Yes
	Bank Pekao SA	15,775	No	Yes
	BZ WBK(Santander Poland)	11,900	Yes	No
PT	CGD	8,449	No	Yes
	BCP	7,333	No	Yes
	Santander	6,306	Yes	No
RO	BRD Group Societe Generale SA	8,239	Yes	N.A.
	Banca Transilvania SA	7,688	Yes	N.A.
	BCR – Banca Comerciala Romana	6,799	Yes	Yes
SE	SEB	8,222	Yes	No
	Swedbank	8,143	Yes	No
	Nordea	7,276	Yes	No
SI	NLB bank	2,885	No	Yes
	NKBM	1,246	No	Yes
	Abanka	1,147	No	Yes
SK	Slovenska sporitelna a.s.	4,232	Yes	Yes
	Tatra banka a.s.	3,792	Yes	No
	Vseobecna uverova banka a.s. Group	3,454	Yes	Yes
UK	Lloyds Banking Group	75,000	Yes	Yes
	Royal Bank of Scotland	57,300	Yes	Yes
	Barclays	46,500	Yes	Yes

Note: Employee figures refer to 2015–2018.

Source: Network of Eurofound Correspondents (2018).



Table 44: Collective bargaining, sector coverage, membership, consultation and affiliations of trade unions in the banking sector, 2016–2018

Country	Name	Membership domain in relation to sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation?	Influence of consultation?	Membership of UNI Europa?	Membership of other EU trade union organisations
AT	GPA-djp	O	16,005	M+S	74,500	Yes	N.A.	Yes	industriAll Europe, EPSU, EFFAT, EFJ, SCECBU
BE	CGSLB-ACLVB	O	2,910	M+S	62,900	Yes	Yes	Yes	SCECBU
	SETCa-BBTK	SO	N.A.	M+S	N.A.	Yes	N.A.	Yes	SCECBU
	CNE-GNC	SO	N.A.	M+S	N.A.	Yes	N.A.	Yes	
	LBC-NVK	SO	N.A.	M+S	N.A.	Yes	N.A.	Yes	
BG	NBU	S	>7,481	S	7,481	N.A.	N.A.	No	
	FFSTUB-BG	S	6,220	S	3,600	N.A.	N.A.	Yes	
CY	ETYK	O	N.A.	S	8,300	N.A.	N.A.	Yes	SCECBU
	PASEY-PEO	SO	740	S	400	Yes	Yes	No	
	OIYK-SEK	SO	1,125	S	600	Yes	Yes	Yes	
	PASYDY	SO	104	S	<100	Yes	Yes	No	EPSU, FERPA
CZ	OSPPP	SO	6,481	M+S	32,000	Yes	Yes	Yes	
DE	Ver.di	O	N.A.	M+S	N.A.	Yes	N.A.	Yes	EPSU
	DBV	O	N.A.	M+S	>205,000	N.A.	N.A.	No	
	DHV	O	N.A.	M	165,000	Yes	N.A.	No	CESI
DK	Finansforbundet	C	39,711	M+S	41,500	Yes	Yes	Yes	
	Djøf	SO	1,784	M	N.A.	No	N/A	Yes	
EE	ESTAL	O	425	No	0	No	N/A	Yes	

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation?	Influence of consultation?	Membership of UNI Europa?	Membership of other EU trade union organisations
	EFL	SO	461	No (a)	0	(Yes)	No	Yes	
EL	OTOE	S	42,500	M	42,500	Yes	No	Yes	
ES	FESMC-UGT	O	20,000	M+S	195,000	No	N/A	Yes	EFFAT, ETF, SCECBU
	SERVICIOS-CC.OO	O	60,000	M+S	195,000	No	N/A	Yes	EFFAT, SCECBU
	ELAZERBITZ UAK	SO	N.A.	S	N.A.	N.A.	N.A.	Yes	
	LAB	SO	N.A.	S	N.A.	N.A.	N.A.	No	
	FINE	S	N.A.	M	70,000	N.A.	N.A.	No	
FI	YTN	SO	7,600	M	24,000	No	N.A.	No	
	Pro	O	10,200	M+S	26,000	Yes	Yes	Yes	industriAll Europe
	Nousu	S	4,000	M	24,000	Yes	Yes	Yes	
FR	FBA CFDT	O	N.A.	M+S	484,349	Yes	Yes	Yes	SCECBU
	CFDT Cadres	SO	N.A.	No	0	No	N/A	Yes	Eurocadres, SCECBU
	FGA CFDT	SO	7,500	M+S	71,046	No	N/A	Yes	EFFAT, SCECBU
	F3C CFDT	SO	N.A.	M+S	36,969	No	N/A	Yes	SCECBU
	FEC FO	O	N.A.	M+S	484,349	Yes	Yes	Yes	SCECBU
	FSPBA CGT	O	N.A.	M+S	484,349	No	N/A	Yes	SCECBU
	UGICT CGT	SO	N.A.	No	0	No	N/A	Yes	Eurocadres, SCECBU
	Fédération CFTC Banques	C	N.A.	M+S	484,349	N.A.	N.A.	No	

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation?	Influence of consultation?	Membership of UNI Europa?	Membership of other EU trade union organisations
	Fédération UNSA Banques Assurances	O	7,000–8,000	M+S	84,282	(Yes)	Yes	No	
	Sud Banques	S	N.A.	M+S	71,066	No	N/A	No	
	SNB-CFE/GCG	S	N.A.	M+S	484,349	Yes	N.A.	No	
HR	SBF-HR	O	5,000	S	13,000	Yes	No	Yes	
HU	BBDSZSZ	SO	6,550	S	12,700	No	N/A	Yes	
	BBDSZ	S	3,000	S	5,000	No	N/A	Yes	
	KASZ	SO	80	S	N.A.	Yes	No	Yes	
IE	FSU	C	11,069	S	12,000	Yes	N.A.	Yes	
	SIPTU	SO	<500	S	<500	No	N/A	Yes	
	Unite	SO	3,000	S	>3,000	No	N/A	Yes	SCECBU
	Mandate	SO	400	S	400	No	N/A	Yes	
IT	FISAC-CGIL	O	68,000	M+S	343,500	Yes	Yes	Yes	
	FIRST-CISL	O	N.A.	M+S	343,500	Yes	N.A.	Yes	
	UILCA-UIL	O	N.A.	M+S	343,500	Yes	N.A.	Yes	
	FABI	O	95,000	M+S	343,500	Yes	N.A.	Yes	Eurocadres
	Sinfub-UNISIN	O	22,000	M+S	308,500	Yes	No	Yes	
	UGL Credito	S	N.A.	M+S	35,000	N.A.	N.A.	No	
LT	No								

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation?	Influence of consultation?	Membership of UNI Europa?	Membership of other EU trade union organisations
LU	ALEBA	O	9,000	M	26,133	Yes	N.A.	Yes	
	OGBL	O	N.A.	M+S	26,133	No	N/A	Yes	
	SESF-LCGB	O	N.A.	M	26,133	Yes	Yes	Yes	
LV	FNA	O	564	S	N.A.	Yes	N.A.	No	SCECBU
MT	GWU	O	2,000	S	1,800	No	N/A	Yes	ETF, EFFAT, EPSU, industriAll Europe, EURO WEA, FERPA, SCECBU
	MUBE	O	N.A.	S	N.A.	N.A.	N.A.	Yes	SCECBU
NL	FNV Finance	O	8,750	M+S	N.A.	Yes	Yes	Yes	SCECBU
	CNV Vakmensen	O	2,000	M+S	74,232	Yes	Yes	Yes	
	De Unie	O	N.A.	M+S	N.A.	Yes	Yes	No	
PL	NSZZ Solidarnosc KSBHiU	C	6,000	S	47,600	Yes	No	Yes	
	ZZZB PEKAO SA	S	1,900 (b)	S	12,000	Yes	No	No	
	OMPBU-OPZZ	O	2,500	S	12,000	Yes	No	No	
PT	SBSI	SO	15,516	M+S	38,536	Yes	No	Yes	SCECBU
	SBN	SO	4,629	M+S	38,536	Yes	N.A.	Yes	SCECBU
	SBC	SO	1,870	M+S	38,536	Yes	Yes	Yes	
	Febase	O	24,228	M+S	38,536	Yes	N.A.	No	

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation?	Influence of consultation?	Membership of UNI Europa?	Membership of other EU trade union organisations
	SNQTB	SO	4,000–5,500	M+S	10,000	N.A.	N.A.	No	CESI, CEC
	STEC	SO	3,800	S	9,410	Yes	No	No	
	SINTAF	O	N.A.	S	500	N.A.	N.A.	No	
	SIB	O	500–1,000	M+S	N.A.	N.A.	N.A.	No	
RO	FSAB	O	N.A.	S	N.A.	Yes	N.A.	Yes	
	FSLC CEC	S	4,050	S	4,050	Yes	N.A.	No	
SE	Finansförbundet	S	23,500	M	23,000	Yes	N.A.	Yes	
	SI	SO	1,800	M	6,000	No	N/A	Yes	
	Jusek	SO	2,200	M	6,000	No	N/A	Yes	
	Civilekonomerna	SO	2,000	M	6,000	No	N/A	Yes	
SI	SBS	S	5,000	M	12,294	No	N/A	Yes	
	SNLB	S	2,000	M+S	2,885	No	N/A	No	
SK	OZ PPaP	O	3,128	S	20,400	Yes	Yes	Yes	
UK	Accord	SO	23,000	S	83,000	No	N/A	Yes	
	Advance	S	6,896 (b)	S	23,000	No	N/A	No	
	Aegis	O	2,900	S	>4,000	No	N/A	No	
	BSU	S	1,100	S	4,000	No	N/A	No	
	CWU	SO	3,757	S	24,000	No	N/A	Yes	
	FSU	O	3,727 (b)	S	5,150	No	N/A	Yes	

Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total union members in sector	Involvement in collective bargaining	Number of workers covered	Consultation?	Influence of consultation?	Membership of UNI Europa?	Membership of other EU trade union organisations
	LBSSA	S	774	S	1,300	No	N/A	No	
	LUBSSA	S	77	S	160	No	N/A	No	
	NGSU	S	11,000	S	18,000	No	N/A	No	
	SUWBBS	S	478 (b)	S	700	No	N/A	No	
	USDAW	O	916	S	1600	No	N/A	Yes	EFFAT, ETF, industriAll Europe
	Unite	O	90,000	S	>220,000	No	N/A	Yes	EFBWW, EFFAT, EPSU, ETF, industriAll Europe

Notes: Membership domain in relation to the sector: C = congruence; O = overlap; S = sectionalism; SO = sectional overlap; N.A. = not available; N/A = not applicable; collective bargaining involvement: M = multi-employer bargaining; S = single-employer bargaining; M+S = both multi- and single-employer bargaining; consultation: (yes) = via a higher-order unit; (a) = EFL has started collective bargaining in the sector, but has not managed to conclude an agreement yet; (b) = figure includes non-active members.

Source: Network of Eurofound Correspondents (2018).

Table 45: Collective bargaining, sector coverage, membership, consultation and affiliations of employer organisations in the banking sector, 2016–2018

Country	Name	Membership domain in relation to sector	Total member companies in banking sector	Total employees in these companies	Involvement in collective bargaining	Consultation?	Influence of consultation?	Membership of EBF/BCESA, ESBG or EACB	Membership of other EU employer organisations
AT	FVB	S	132	25,337	M	Yes	N.A.	No	
	VÖBB	S	61	17,000	M+S	Yes	N.A.	EBF/BCESA	
	ÖSV (=FVS)	S	54	15,000	M	N.A.	N.A.	ESBG	
	ÖRV (=FVRB)	SO	N.A.	N.A.	M	N.A.	N.A.	EACB	
	ÖGV (=FVVB)	SO	19	4,180	M	Yes	N.A.	EACB	
	VÖLHB (=FVLHB)	S	13	3,548	M	N.A.	N.A.	No	EAPB
BE	FEBELFIN	S	270	N.A.	M	Yes	Yes	EBF/BCESA	
	APIPC	S	6	>700	M	N.A.	N.A.	No	
	BZB	S	N.A.	N.A.	M	Yes	Yes	No	FECIF
	Fedafin	S	N.A.	N.A.	M	N.A.	N.A.	No	
	CERA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	EACB	
BG	ABB	C	22	N.A.	No	N.A.	N.A.	EBF	
CY	ACB	S	12	10,210	No (a)	Yes	Yes	EBF/BCESA	EPC
CZ	SBP	SO	7	29,150	M+S	No	N.A.	BCESA	
	CBA	S	38	40,000	No	Yes	Yes	EBF	EMF, EPC, EMMI
DE	AGV Banken	S	114	147,700	M	Yes	Yes	BCESA	BCESA
	VÖB	O	N.A.	N.A.	M	Yes	Yes	No	EAPB
	AVR	S	972	160,000	M	N.A.	N.A.	No	
	VKA	SO	N.A.	N.A.	M	N.A.	N.A.	No	CEEP
	DSGV	SO	N.A.	N.A.	No	N.A.	N.A.	ESBG	
	BVR	S	972	151,050	No	Yes	N.A.	EACB	EBIC
	BdB	SO	N.A.	N.A.	No	N.A.	N.A.	EBF	
DK	FA	O	79	40,632	M	Yes	Yes	BCESA	
	Finance Denmark	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	EBF	
	Lokale Pengeinstitutter	S	60	8,000	No	No	N/A	ESBG	
EE	EP	S	13	5,000	No	Yes	Yes	EBF	
EL	HBA	SO	11	40,000	No	Yes	Yes	EBF/BCESA	

## Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total member companies in banking sector	Total employees in these companies	Involvement in collective bargaining	Consultation?	Influence of consultation?	Membership of EBF/BCESA, ESBG or EACB	Membership of other EU employer organisations
	AGCB	S	11	868	No	Yes	N.A.	EACB	
ES	AEB	S	80	97,085	M	Yes	Yes	EBF/BCESA	EPC, EBI
	UNACC	S	43	N.A.	M	N.A.	N.A.	EACB	
	CECA	S	10	73,195	M	Yes	Yes	ESBG	
	AELR	S	61	N.A.	M	Yes	N.A.	No	Leaseurope
	AEF	S	19	N.A.	M	N.A.	N.A.	No	EU Federation
	ASNEF	SO	N.A.	N.A.	M	N.A.	N.A.	No	
FI	FA	O	74	13,789	M	Yes	Yes	EBF/BCESA	EBTN, EFAMA, EPC, Eurofinas, Insurance Europe, Leaseurope
	PALTA	O	1	6,900	M	N.A.	N.A.	No	
FR	AFB	SO	206	200,200	M	Yes	Yes	EFB/BCESA	
	FNCE	S	28	40,144	M	N.A.	N.A.	ESBG	
	CNCM	O	18	73,000	M	Yes	Yes	EACB	
	BPCE	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	EACB, ESBG	
	FNCA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	EACB	
	ASF	C	285	40,000	M	N.A.	N.A.	No	Eurofinas, Leaseurope
	AMAFI	SO	140	10,000	M	Yes	Yes	No	EFSA
HR	HUB	S	19	27,500	No	Yes	Yes	EBF/BCESA	EPC, EMMI
HU	HBA	C	47	33,150	No	Yes	Yes	EBF	
	OTSZ	S	49	N.A.	No	N.A.	N.A.	EACB	
IE	IBEC	O	N.A.	<20,000	S	N.A.	N.A.	No	
	BPFI	O	39	25,500	No	Yes	Yes	EBF	EMF, ECBC, EPC
IT	ABI	C	676	325,800	M+S	Yes	Yes	EBF/BCESA	
	Federkasse	S	328	35,000	M	Yes	Yes	EACB	
	ACRI	S	28	28,797	No	N.A.	N.A.	ESBG	
LT	LBA	S	10	8,000	No	Yes	Yes	EBF	Leaseurope, EMMI
	LCKU	S	58	N.A.	No	Yes	Yes	EACB	
LU	ABBL	SO	N.A.	N.A.	M	Yes	N.A.	EBF/BCESA	



## Representativeness of the European social partner organisations: Banking sector

Country	Name	Membership domain in relation to sector	Total member companies in banking sector	Total employees in these companies	Involvement in collective bargaining	Consultation?	Influence of consultation?	Membership of EBF/BCESA, ESBG or EACB	Membership of other EU employer organisations
LV	LKA	O	N.A.	N.A.	No	Yes	N.A.	EBF	
MT	MBA	C	25	4,376	No	Yes	Yes	EBF	
NL	NVB	S	70	74,232	No	Yes	Yes	EBF/BCESA	
	WVB	S	24	4,000	M	(Yes)	(Yes)	No	
PL	ZBP	S	103	150,000	No	Yes	Yes	EBF/BCESA	
	KZBS	SO	556	31,500	No	Yes	Yes	EACB	
PT	APB	S	23	47,000	No	Yes	No	EBF/BCESA	
RO	ARB	C	36	49,162	No	Yes	N.A.	EBF/BCESA	EPC, EMF
	FPSFR	O	5	19,422	S	Yes	N.A.	No	
SE	BAO	C	135	43,000	M	Yes	N.A.	BCESA	
	SBA	C	N.A.	N.A.	No	Yes	Yes	EBF	
	Svensk Handel	SO	1	1,000	S	No	N/A	No	EuroCommerce
SI	ZBS	S	30	12,294	M	Yes	N.A.	EBF/BCESA	EBTN
SK	SBA	O	25	19,670	No (b)	Yes	Yes	EBF	EPC
UK	BSA	S	48	35,000	No	Yes	Yes	EACB	
	UK Finance	C	300	500,000	No	Yes	Yes	EBF/BCESA	EMF, EUF

Notes: Membership domain in relation to the sector: C = congruence; O = overlap; S = sectionalism; SO = sectional overlap; N.A. = not available; N/A = not applicable; collective bargaining involvement: M = multi-employer bargaining; S = single-employer bargaining; M+S = both multi- and single-employer bargaining; consultation: (yes) = via a higher-order unit; (a) = no signatory party, but de facto involved in collective bargaining; (b) = SBA waived its bargaining capacity in 2016.

Source: Network of Eurofound Correspondents (2018).

Table 46: EBF/BCESA membership, 2018

Country	Employer organisations affiliated to EBF	Employer organisations affiliated to BCESA
AT	VÖBB	VÖBB
BE	FEBELFIN	FEBELFIN
BG	ABB	---
CY	ACB	ACB
CZ	CBA	SBP
DE	BdB	AGV Banken
DK	Finance Denmark	FA

Representativeness of the European social partner organisations: Banking sector

Country	Employer organisations affiliated to EBF	Employer organisations affiliated to BCESA
EE	EP	---
EL	HBA	HBA
ES	AEB	AEB
FI	FA	FA
FR	AFB	AFB
HR	HUB	HUB
HU	HBA	---
IE	BPFI	---
IT	ABI	ABI
LT	LBA	---
LU	ABBLL	ABBLL
LV	LKA	---
MT	MBA	---
NL	NVB	NVB
PL	ZBP	ZBP
PT	APB	APB
RO	ARB	ARB
SE	SBA	BAO
SI	ZBS	ZBS
SK	SBA	---
UK	UK Finance	UK Finance

Source: Network of Eurofound Correspondents (2018).

Table 47: Company members of ESBG or EACB (2018)

Country	Name	Collective bargaining	Consultation	Affiliations
AT	No	---	---	---
BE	ARGENTA	No	N.A.	ESBG
BG	DSK Bank	N.A.	N.A.	ESBG
	CCB	N.A.	N.A.	EACB
CY	CCB	S	Yes	EACB
CZ	CSAS	M+S	Via employer organisation	ESBG
DE	DZ Bank	Via employer organisation	N.A.	EACB
DK	Nykredit	S	No	EACB
EE	No	---	---	---
EL	No	---	---	---
ES	Caixabank	M	Via employer organisation	ESBG
	BCC	N.A.	N.A.	EACB
FI	OP Ryhmä	No	Yes	EACB

## Representativeness of the European social partner organisations: Banking sector

	FSBG	No	Yes	ESBG
FR	No	---	---	---
HR	No	---	---	---
HU	OTP Bank	N.A.	N.A.	ESBG
IE	No	---	---	---
IT	No	---	---	---
LT	No	---	---	---
LU	Banque Raiffeisen	No	Via employer organisation	EACB
	BCEE	No	Yes	ESBG
LV	No	---	---	---
MT				
	BOV	S	Yes	ESBG
NL	Rabobank	S	Yes	EACB
	Volksbank N.V.	S	Yes	ESBG
PL	No	---	---	---
PT	CGD	S	N.A.	ESBG
	Montepio	M+S	N.A.	ESBG
	Caixa Agricola	S	N.A.	EACB
RO	Bancpost SA	No	Yes	ESBG
	CreditCoop Romania	No	N.A.	EACB
SE	Swedbank	No	Yes	ESBG
	SR	No	N.A.	ESBG
SI	DBS	No	No	EACB
SK	SLSp	S	Via employer organisation	ESBG
UK	No	---	---	---

Note: N.A. = not available; collective bargaining involvement: M = multi-employer bargaining; S = single-employer bargaining; M+S = both multi- and single-employer bargaining.

Source: Network of Eurofound Correspondents (2018).

Table 48: The system of collective bargaining in banking (2018)

Country	Collective bargaining coverage in %	Percentage of multi-employer bargaining	Extension procedures
AT	Almost 100	99	(1)
BE	100	100 (a)	2
BG	N.A.	0	N/A
CY	70	0	N/A
CZ	49	Multi-employer bargaining prevailing	0
DE	65–82	>95	0
DK	80	100 (a)	0
EE	0	N.A.	N/A

Representativeness of the European social partner organisations: Banking sector

EL	85	100 (a)	0
ES	60 <sup>23</sup>	98	2
FI	>90	>90	2
FR	98	>95 (a)	2
HR	60	0	N/A
HU	<50	0	N/A
IE	30–40	0	N/A
IT	100	100 (a)	(2)
LT	14	0	N/A
LU	100	98	2
LV	N.A.	N.A.	0
MT	45	0	N/A
NL	>95	Single-employer bargaining prevailing	0
PL	28	0	N/A
PT	>70	50	0
RO	2	0	N/A
SE	74	90	2
SI	100	100 (a)	0
SK	Almost 90	0	N/A
UK	23	0	N/A

*Note: N.A. = not available; N/A = not applicable; collective bargaining coverage: employees covered by collective agreements as a percentage of the total number of employees in the sector; multi-employer bargaining: relative to the total number of employees covered by any form of collective bargaining; extension practices (including functional equivalents to extension provisions, i.e. obligatory membership and labour court rulings): 0 = no practice, 1 = limited/exceptional, 2 = pervasive, cases of functional equivalents are put in parenthesis; (a) = complemented by single-employer agreements.*

*Source: Network of Eurofound Correspondents (2018).*

<sup>23</sup> The Spanish Banking Association (AEB) indicated that the sectoral collective bargaining coverage rate for Spain is 100%. The different views on this may come from different understandings of the scope of the sector.

## Annex 2: Network of Eurofound Correspondents

Table 49: National correspondents contributing to the study

Country	Correspondent	Organisation
Austria	Georg Adam	FORBA
Belgium	Guy Van Gyes and Stephanie Coster	HIVA – KU Leuven
Bulgaria	Gabriela Yordanova	Bulgarian Academy of Sciences
Croatia	Predrag Bejaković	Institute of Public Finance
Cyprus	Pavlos Kalosinatos	Cyprus Labour Institute (INEK-PEO)
Czechia	Petr Pojer	Research Institute for Labour and Social Affairs
Denmark	Carsten Jorgensen	FAOS, University of Copenhagen
Estonia	Ingel Kadarik	Praxis Centre for Policy Studies
Finland	Anna Savolainen	Oxford Research
France	Frederic Turlan	IR Share
Germany	Sandra Vogel	Cologne Institute for Economic Research
Greece	Penny Georgiadoy	Labour Institute of GSEE
Hungary	Károly György	
Ireland	Andy Prendergast	IRN Publishing
Italy	Feliciano Iudicone	Fondazione Giacomo Brodolini
Latvia	Raita Karnite	EPC
Lithuania	Inga Blaziene	Lithuanian Social Research Centre
Luxembourg	Frederic Turlan	IR Share
Malta	Louis Grech	
Netherlands	Marianne Grunell	University of Amsterdam
Poland	Marta Trawinska	Institute of Public Affairs
Portugal	Reinhard Naumann	Friedrich Ebert Foundation (Lisbon)
Romania	Mihaela Stoica	Euractiv Network
Slovakia	Rastislav Bednarik	Institute for Labour and Family Research
Slovenia	Bogumila Plachtej	University of Ljubljana
Spain	Pablo Sanz	Notus
Sweden	Sirin Kara	Oxford Research AB
UK	Mark Carley	



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This study provides information allowing for an assessment of the representativeness of the actors involved in the European sectoral social dialogue committee for the banking sector. Their relative representativeness legitimises their right to be consulted, their role and effective participation in the European sectoral social dialogue and their capacity to negotiate agreements.

The aim of Eurofound's studies on representativeness is to identify the relevant national and European social partner organisations in the field of industrial relations in the EU Member States. This study identified EBF/BCESA, ESBG and EACB (representing employers) and UNI Europa (representing employees) as the most representative European level social partner organisations in the banking sector.

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**The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency established in 1975. Its role is to provide knowledge in the area of social, employment and work-related policies according to Regulation (EU) 2019/127.**

