



# Representativeness of the European social partner organisations: Banking

Objectives of study

Economic background

National level of interest representation

European level of interest representation

Commentary

References

Annex: Tables 3–15

This report is available in electronic format only.

*This study sets out to provide the necessary information for assisting the existing sectoral social dialogue in the banking sector. First, the report identifies the relevant national organisations on both sides of the industry. Second, it analyses the sector's relevant organisations at European level. The study consists of three main parts: a summary of the sector's economic background; an analysis of the social partner organisations in all of the EU Member States (with the exception of Latvia), with special emphasis on their membership, their role in collective bargaining and public policy, and their national and European affiliations; and finally, an analysis of the relevant European organisations, in particular their membership composition and their capacity to negotiate. The aim of the EIRO series of studies on representativeness is to identify the relevant national and supranational social partner organisations in the field of industrial relations in selected sectors. The impetus for these studies arises from the goal of the European Commission to recognise the representative social partner organisations to be consulted under the EC Treaty provisions. Hence, this study is designed to provide the basic information required to establish and support sectoral social dialogue.*

## **Objectives of study**

The aim of this **representativeness** study is to identify the relevant national and supranational associational actors – that is the **trade unions** and **employer** associations – in the field of industrial relations in the banking sector, and show how these actors relate to the sector's European interest associations of labour and business. The impetus for this study, and for similar studies in other sectors, arises from the aim of the European Commission to identify the representative social partner associations to be consulted under the provisions of the EC Treaty. Moreover, in the case of the banking sector, a request for re-assessing the associational 'landscape' at European level was issued by the European Banking Federation (EBF) and its Banking Committee for European Social Affairs (BCESA), after the latter body had been established in the mid-2000s. The enlargement of the European Union in the course of the 2004/7 accession of the new Member States constituted another impetus for this study. Hence, this study seeks to provide basic information needed to set up and assist sectoral **social dialogue**. The effectiveness of the European social dialogue depends on whether its participants are sufficiently representative in terms of the sector's relevant national actors across the EU Member States. Hence, only European associations which meet this precondition will be admitted to the European social dialogue.

Against this background, the study will first identify the relevant national social partner organisations in the banking sector, subsequently 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 'sector-related' (see below). At both national and European levels, a multiplicity of associations exist which are not considered as social partner organisations as they do not essentially deal with industrial

relations. Thus, there is a need for clear-cut criteria which will enable analysis to differentiate the social partner organisations from other associations.

As regards the national-level associations, classification as a sector-related social partner organisation implies fulfilling one of two criteria: the associations must be

- either a party to 'sector-related' **collective bargaining** OR
- a member of a 'sector-related' European association of business or labour that is on the Commission's list of European social partner organisations consulted under Article 154 of the EC Treaty, and/or which participates in the sector-related European social dialogue.

Taking affiliation to a European social partner organisation as sufficient criterion for determining a national association as a social partner implies that such an association may not be involved at all in industrial relations in its own country. Hence, this selection criterion may seem odd at first glance. However, if a national association is a member of a European social partner organisation, it becomes involved in industrial relations matters through its membership in the European organisation.

Furthermore, it is important to assess whether the national affiliates to the European social partner organisations are engaged in industrial relations in their respective country. Affiliation to a European social partner organisation and/or involvement in national collective bargaining are of utmost importance to the European social dialogue, since they are the two constituent mechanisms that can systematically connect the national and European levels.

In terms of the selection criteria for the European organisations, this report

- includes those sector-related European social partner organisations that are on the Commission's list of consultation.
- considers any other European association with sector-related national social partner organisations – as defined above – under its umbrella.

Thus, the aim to identify the sector-related national and European social partner organisations applies both a 'top-down' and 'bottom-up' approach.

## **Definitions**

For the purpose of this study, the banking sector is defined in terms of the Statistical Classification of Economic Activities in the European Community (Nomenclature statistique des activités économiques dans la Communauté européenne, NACE), to ensure the cross-national comparability of the findings. More specifically, the banking sector is defined as embracing NACE (Rev. 2) 64 (i.e. financial service activities, except insurance and pension funding), except for 64.11 (i.e. central banking).

This includes the following activities:

NACE Rev. 2	
64.19	Other monetary intermediation
64.20	Activities of holding companies
64.30	Trusts, funds and similar financial entities
64.91	Financial leasing
64.92	Other credit granting
64.99	Other financial service activities, except insurance and pension funding not elsewhere classified

The domains of the trade unions and employer organisations and scope of the relevant [collective agreements](#) are likely to vary from this precise NACE demarcation. The study therefore includes all trade unions, [employer organisations](#) and multi-employer collective agreements which are 'sector-related' in terms of any of the following four aspects or patterns:

- congruence – the domain of the organisation or scope of the collective agreement must be identical to the NACE demarcation, as specified above;
- sectionalism – the domain or scope covers only a certain part of the sector, as defined by the above NACE demarcation, while no group outside the sector is covered;
- overlap – the domain or scope covers the entire sector along with parts of one or more other sectors. However, it is important to note that the study does not include general associations which do not deal with sector-specific matters;
- sectional overlap – the domain or scope covers part of the sector plus parts of one or more other sectors.

*Figure 1: Sector-relatedness of social partner organisations: Domain patterns*



**Table 1: Domain pattern and scope of the organisation’s domain**

Domain pattern	Domain of organisation within the sector	Domain of organisation outside the sector
	Does the union's/employer organisation’s domain embrace potentially all employees in the banking sector?	Does the union/employer organisation also represent members outside the banking sector?
<b>Congruence (C)</b>	Yes	No
<b>Sectionalism (S)</b>	No	No
<b>Overlap (O)</b>	Yes	Yes
<b>Sectional overlap (SO)</b>	No	Yes

*Note: The domain pattern results from the answers to the questions on the scope of the domain derived in Table 5 in the annex.*

At European level, the European Commission established a Sectoral Social Dialogue Committee for the banking sector in 1999. The Banking Committee for European Social Affairs (BCESA) of the European Banking Federation (EBF), the European Savings Banks Group (ESBG) and the European Association of Cooperative Banks (EACB) on the employer side as well as the UNI Global Union Europa – Section Finance (UNI Europa – Finance) on the employees’ side participate in the sector’s European social dialogue. Thus, affiliation to one of these European

organisations is a sufficient criterion for classifying a national association as a relevant interest organisation for the purpose of this study. However, it should be noted that the constituent criterion is one of sector-related membership. This is important, in particular, in the case of UNI Europa due to its multi-sectoral domain. Thus, the study will include only the organisations affiliated to UNI Europa – Finance (i.e. those organisations whose domain relates to the banking sector).

## **Collection of data**

The collection of quantitative data, such as those on membership, is essential for investigating the representativeness of the social partner organisations. Unless otherwise stated, this study draws on the country studies provided by the EIRO national centres. The EIRO correspondents are provided with standardised questionnaires in both Word and Excel format by the European Foundation, which they complete through contacting the sector-related social partner organisations in their countries. The contact is generally made via telephone interviews in the first place, but might in certain cases be established via email. In case of non-availability of any representative, the national correspondents are asked to fill out the relevant questionnaire using secondary sources, such as information given on the social partner's website, or derived from previous research studies.

It is often difficult to find precise quantitative data. In such cases, the EIRO correspondents are asked to give rough estimates rather than leaving a question blank, given the practical and political relevance of this study. However, if there is any doubt over the reliability of an estimate, this will be noted.

In principle, quantitative data may stem from three sources, namely:

- official statistics and representative survey studies;
- administrative data, such as membership figures provided by the respective organisations, which are then used for calculating the density rate on the basis of available statistical figures on the potential membership of the organisation;
- personal estimates made by representatives of the respective organisations.

While the data sources of the economic figures cited in the report are generally statistics, the figures in respect of the organisations are usually either administrative data or estimates. Furthermore, it should be noted that several country studies also present data on trade unions and business associations that do not meet the above definition of a sector-related social partner organisation, in order to give a complete picture of the sector's associational 'landscape'. For the above substantive reasons, as well as for methodological reasons of cross-national comparability, such trade unions and business associations will not be considered in

this overview report. These organisations can, however, still be found in the national contributions, which will be published together with the overview report.

## **Quality assurance**

In order to assure the quality of the information gathered, several verification procedures and feedback loops have been included in the process of drawing up this study.

- First, staff of the European Foundation together with the author of this report carry out consistency checks of the figures provided, and make sure that the organisations listed match the criteria for inclusion for the purpose of this study (see above).
- Second, the European Foundation sends the national contributions to both their national members of the governing board and the European-level sector-related social partners' organisations. The peak level organisations then ask their affiliates to verify the information. Feedback received from the sector-related organisations is then taken into account, if it is in line with the methodology of the study.
- Third, the complete study is finally evaluated by the European-level sectoral social partners and Eurofound's Advisory Committee on Industrial Relations, which consists of representatives from both sides of industry, governments and the European Commission.

## **Structure of the report**

The study consists of three main parts, beginning with a very brief summary of the sector's economic background. The report then analyses the relevant social partner organisations in all EU Member States, with the exception of Latvia which has not been part of the EIRO network (and thus has not provided any data) since March 2010. The study therefore covers 26 European countries in total. In the case of Latvia, only one sector-related employer/ business organisation is considered which could be found by applying the 'top-down' approach (see above). The third part of the analysis considers the representative associations at European level.

Each section contains a brief introduction explaining the concept of representativeness in greater detail, followed by the study findings. As representativeness is a complex issue, it requires separate consideration at national and European level for two reasons. Firstly, the method applied by national regulations and practices to capture representativeness has to be taken into account. Secondly, the national and European organisations differ in their tasks and scope of activities. The concept of representativeness must therefore be suited to this difference.

Finally, it is important to note the difference between the research and political aspects of this study. While providing data on the representativeness of the organisations under consideration, the report does not reach any definite conclusion on whether the representativeness of the

European social partner organisations and their national affiliates is sufficient for admission to the European social dialogue. The reason for this is that defining criteria for adequate representativeness is a matter for political decision rather than an issue of research analysis.



## **Economic background**

Until the late 2000s, banking was a growing business sector in Europe. Its expansion was a result of several factors, including the liberalisation of the financial services sector, the third phase of monetary union and the introduction of the European single currency the euro in 1999. Moreover, the development of ITC technologies has promoted the sector's growth. On this basis, the banking industry has undergone large-scale consolidation and merger processes (European Commission, 2009). In 2007–8, the European banking sector (including central banking) accounted for more than 7,300 banking companies and more than four million employees in the EU27, according to EBF and Eurostat, LFS. The European banking market tripled from 1998 to 2007 in terms of both assets and loans. In contrast to market growth, however, the sector witnessed only a very moderate increase of employment during the same period, due to ongoing economies of scale. Moreover, with the global financial crisis of 2007/8 onwards, many of the jobs gained over the past few decades were lost, particularly in Belgium, Spain, the Netherlands, Portugal and – most prominently – the UK. Overall, the sector still employs about 2–3% of the European workforce. Banking is a very productive sector, which is reflected in comparatively high pay levels in most countries for which related data are available.

## **Employment characteristics**

As far as relevant information can be drawn from the country reports, standard employment seems to prevail in the European banking industry. Compared with other private service activities, banking records relatively low shares of part-time work. At the end of the 2000s, more than 85% of European banking employees worked on a full-time basis, even though their share has been decreasing slightly over recent years. This is despite the fact that in most of the EU27 the sector's workforce is dominated by female employees. More than half of the workers within EU banking are women, although there are marked differences between the individual countries with respect to the gender balance. In spite of a relatively high proportion of women and, especially in the CEE countries, young workers, employment conditions within the sector tend to be more favourable than those of most other private service sectors across the Member States. This is for a variety of reasons: first, in several countries favourable employment terms originate in the fact that the sector was for many years dominated by public ownership and also protected from international competition. Since the sector has, after privatisation and restructuring, adjusted itself successfully to the new circumstances in most countries and has yielded high profitability, pay is higher than average in most countries. Moreover, the educational levels of the majority of European banking employees have been rising continuously, as the sector needs increasing numbers of finance and business experts as well as technicians and IT specialists.

## Long-term trends

Liberalisation of the EU financial market has paved the way for the banking industry's tremendous growth during the last two decades. Growth was strongly supported by a multiplicity of factors, such as the enlargement of the EU and the development of new markets in the field of investment banking, private equity and asset management. Although the European Commission's goal of an integrated market for banks has not yet been fully achieved, common standards for banks (Basel I and II) constitute important steps in integration. Global trading in new business areas, along with IT-based innovations which have opened up the opportunity for 'real-time' trading, has intensified competition further within the sector. Hence, many banking companies have found themselves compelled to achieve even greater economies of scale. As a result, a considerable movement towards market concentration has been observed in many countries, in that the big players have expanded into new countries and acquired regional competitors. At the same time, cooperative and savings banks have also sought to develop their regional basis and their European cooperation. Despite the tremendous expansion of the market during the past few decades, EU employment within the sector has almost stagnated since the late 1990s. This is because of the increasing importance of economies of scale, which have been manifested in large-scale consolidation processes and internal restructuring. The introduction of ICT, increasing automation in back office administration and the rising use of internet as well as outsourcing measures have been the main determinants for curbing the sector's dynamics in terms of employment (see European Commission, 2009).

Tables 3 and 4 give an overview of the development from the late 1990s to the late 2000s (just before the economic crisis had fully evolved), presenting figures on companies, employment and employees in the sector and in relation to the national economy, mainly stemming from national sources. These figures have been collected through the national EIRO centres. Regarding the numbers of companies, it should be noted that the numbers listed in Table 4, which are drawn from the country reports, in many cases clearly exceed the (anyhow incomplete) sectoral Eurostat data. Most national centres may have used national statistics counting banking branches rather than banking companies, even though they were asked to give the company numbers. The general trend in Europe in recent years has been a fall in the number of banking institutions and a rise in the number of branches. Due to this uncertainty regarding the unit of observance, the company figures should be treated very cautiously, since the growth of the number of companies as indicated above may actually mirror an increase in the number of branches rather than the number of banking institutions, due to ongoing market concentration processes observable in virtually all Member States. In most Member States (12 out of 17), for which relevant data are available, the number of companies/branches more or less increased, reflecting the general expansion of the sector in most countries, in particular the new Member States, since, as already said, most of these data refer to the number of branches instead of institutions. By contrast, in five countries (Austria, Belgium, Finland, Luxembourg and Poland) the number of companies fell – in Poland by more than 50%. These falls appear to be

attributable at least partially to a general trend of market consolidation, which can be observed in almost all EU Member States, since in these countries data seem to refer in fact to the number of institutions.

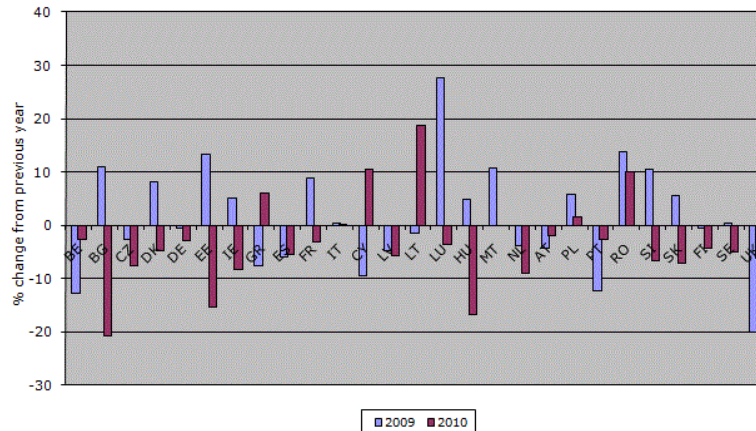
All countries with available data with the exception of five (Belgium, the Czech Republic, Germany, Slovakia and the UK) record an increase in overall employment from the late 1990s to the late 2000s. The same holds true for the numbers of sectoral employees – regarding this indicator the five countries listed above record declining tendencies during the period of observance. Spain holds an outstanding position in this respect, with a growth of sectoral employment of well over 30% within a decade, even though some of this rise was lost during the current crisis. Regarding countries for which comparable data are available, in all but two (the Czech Republic and Germany) the number of employees corresponds to or falls only slightly short of the total number of employment. This indicates that the sector is characterised by a high incidence of standard employment in most countries. Tables 3 and 4 also show that women represent the majority of workers in the sector in about two-thirds of the countries for which data are available. In several countries, such as Bulgaria, the Czech Republic, Finland, Lithuania, Sweden, Slovenia and Slovakia, female employment clearly exceeds male employment. On the contrary, clearly higher male employment shares in relation to those of women are recorded in Italy and Spain, while the relationship between the sexes is more or less balanced in most other countries. The tables also indicate that the sector is not very large, even though it continued to grow in most countries up to the late 2000s. Its share in aggregate employment and/or number of employees is no higher than around 3% in all countries under examination with the exception of Luxembourg. The latter country is a specific case with a very large financial services sector; banking accounts for about 8% of the total number of employees of Luxembourg's national economy. In a few countries, employment shares of the sector are extraordinarily low. In the Czech Republic, for instance, it does not exceed 1% of total employment of the entire economy.

## **Recent developments**

Over the past one or more decades virtually all Member States have recorded considerable business expansion within the banking industry. The impact of the global economic downturn on the sector as of the late 2000s varies from one country to the other. In most countries, both profitability and employment within the sector declined in the period 2008–10, while an upward trend at least in terms of the former was observable in 2010 in some of them. In the course of the global financial crisis, it soon became clear that European financial institutions had suffered from losses similar to those of US institutions. A collapse of the world financial system could only be avoided by unprecedented rescue programmes from governments and central banks worldwide. As a consequence, the health of the EU financial system has improved since 2009. In the meantime, financial institutions have adapted their business models, concentrating on the strengths of their core business, accompanied by significant deleveraging processes. Banks covered by the public rescue programmes have been substantially restructured, by selling off risky activities. However, in many cases a return to profitability has meant considerable job cuts.

According to a Eurofound study carried out in 2010 (Eurofound, 2010), around 10% and 5%, respectively, of jobs in state-owned and private banks surveyed were cut in 2009.

*Figure 2: Development of employment (workforce aged 15 years or over) in the banking sector (NACE Rev.2 64) 2009–10, percentage change from previous year*



Source: Eurostat, Labour Force Survey

According to both the country reports and Figure 2, in a few countries such as Italy and Malta the banking sector has been relatively unshaken by the economic recession. Nevertheless, in most EU Member States banking has been badly affected by the crisis. In terms of sectoral employment, there have been significant job losses in a number of countries. Job losses during the two consecutive years 2009 and 2010 or a significant decline in employment in at least one of these two years are recorded for a number of countries including Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Estonia, Finland, Germany, Hungary, Ireland (at least according to the country report), Latvia, the Netherlands, Portugal, Spain and, in particular, the UK (see Figure 2). In some of these countries, a considerable part of the employment growth of the past decade(s) was lost within a two-year period. This very unfavourable economic situation has, at least in a few countries, also affected industrial relations within the sector. For instance, in Ireland, in 2009 the sector’s most important employer organisation, IBEC, withdrew from the national pay agreement, with the consequence that many employers in the sector have refused to pay the terms of this agreement. However, on the other hand, the withdrawal of the IBEC from the bargaining table has prompted some employers to seek cooperation with trade unions at company level and thus grant trade union recognition, which they had resisted doing before. Following the revocation of the national pay agreement by IBEC in 2009, a number of banks have renegotiated the terms of the national agreement at local level as a single-employer agreement since then. Smaller-scale disputes among the sectoral industrial relations actors

which have evolved as a result of the current downturn have also been reported from other countries, such as France, where the trade unions refused to sign a sectoral wage agreement for the commerce banks in 2010, and Slovenia, where the employer organisation ZBS revoked the sectoral collective agreement in 2009.

## **National level of interest representation**

In many Member States, statutory regulations explicitly refer to the concept of representativeness when assigning certain rights of interest representation and public governance to trade unions and/or employer organisations. The most important rights addressed by such regulations include: formal recognition as a party to collective bargaining; extension of the scope of a multi-employer collective agreement to employers not affiliated to the signatory employer organisation; and participation in public policy and tripartite bodies of social dialogue. Under these circumstances, representativeness is normally measured by the membership strength of the organisations. For instance, statutory extension provisions usually allow for [extension of collective agreements](#) to unaffiliated employers only when the signatory trade union and employer association represent 50% or more of the employees within the agreement's domain.

As outlined, the representativeness of the national social partner organisations is of interest to this study in terms of the capacity of their European umbrella organisations for participation in European social dialogue. Hence, the role of the national actors in collective bargaining and public policy-making constitutes another important component of representativeness. The effectiveness of European social dialogue tends to increase with the growing ability of the national affiliates of the European organisations to regulate the employment terms and influence national public policies affecting the sector.

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). Social partner organisations that are engaged in multi-employer bargaining are incorporated in state policies to a significantly greater extent than their counterparts in countries where multi-employer bargaining is lacking. This can be attributed to the fact that only multi-employer agreements matter in macroeconomic terms, setting an incentive for the governments to persistently seek the cooperation of the social partner organisations. If single-employer bargaining prevails in a country, none of the collective agreements will have a noticeable effect on the economy due to their limited scope. As a result, the basis for generalised tripartite policy concertation will be absent.

In summary, representativeness is a multi-dimensional concept that embraces three basic elements: the membership domain and strength of the social partner organisations; their role in collective bargaining; and their role in public policymaking.

## Membership domains and strength

The membership domain of an organisation, as formally established by its constitution or name, distinguishes its potential members from other groups which the organisation does not claim to represent. As already explained, this study considers only organisations whose domain relates to the banking sector. However, there is insufficient room in this report to delineate the domain demarcations of all the organisations. Instead, the report notes how they relate to the sector by classifying them according to the four patterns of 'sector-relatedness', as specified earlier. A more detailed description of how an organisation may relate to the sector can be found in Figure 1 above and in the annex.

Regarding membership strength, a differentiation exists between strength in terms of the absolute number of members and strength in relative terms. Research usually refers to relative membership strength as the density – in other words, the ratio of actual to potential members.

Furthermore, a difference also arises between trade unions and employer organisations in relation to measuring membership strength. Trade union membership simply means the number of unionised persons. However, in this context a clarification of the concept of 'member' should be made. Whereas in most countries recorded membership includes both employees in jobs and members who are not in active employment (such as unemployed persons or retired workers), some countries provide information on employed membership only. Hence, two measures of trade union density have to be differentiated: gross union density (including inactive members) on the one hand and net union density (referring to employed union members only) on the other hand. In addition to taking the total membership of a trade union as an indicator of its strength, it is also reasonable to break down this membership total according to sex. However, measuring the membership strength of employer organisations is more complex since they organise collective entities, namely companies that employ employees. In this case, therefore, two possible measures of membership strength may be used – one referring to the companies themselves, and the other to the employees working in the member companies of an employer organisation.

For a sector study such as this, measures of membership strength of both the trade unions and employer organisations have also to consider how the membership domains relate to the sector. If a domain is not congruent with the sector demarcation, the organisation's total density; that is, the density referring to its overall domain, may differ from sector-specific density; that is, the organisation's density referring to the sector. This report will first present the data on the domains and membership strength of the trade unions and will then consider those of the employer organisations.

Summarising, this report basically distinguishes between three types of organisational densities, as defined in Table 2, which are – depending on data availability – also broken down into net and gross rates.

**Table 2: Definition of organisational density figures**

Type of density	Definition	Breakdown
<b>Domain density</b>	Total number of employees (companies) organised by the organisation divided by potential number of employees (companies) as demarcated by the organisation's membership domain	Net and gross;  Employees (for trade unions)  Companies and employees (for employer organisations)
<b>Sectoral density</b>	Number of employees (companies) organised by the organisation in the banking sector divided by total number of employees (companies) in the sector.	Net and gross;  Employees (for trade unions)  Companies and employees (for employer organisations)
<b>Sectoral domain density</b>	Number of employees (companies) organised by the organisation in the banking sector divided by potential number of employees (companies) in the sector as demarcated by the organisation's domain	Net and gross;  Employees (for trade unions)  Companies and employees (for employer organisations)

*Trade unions*

Tables 6 and 7 present the trade union data on their domains and membership strength. The tables list all trade unions which meet at least one of the two criteria for classification of a sector-related social partner organisation, as defined earlier. All of the 26 countries under consideration but two (Estonia and Lithuania) record at least one sector-related trade union. In

total, 74 sector-related trade unions could be identified.<sup>1</sup> Of these 74 unions, 13.5% have demarcated their domain in a way which is more or less congruent with the sector definition. This relatively low proportion underscores the fact that statistical definitions of business activities differ somewhat from the lines along which employees identify common interests and band together in trade unions, even in relatively clearly demarcated sectors with a long tradition such as banking. Domain demarcations resulting in overlap in relation to the sector prevail in banking and occur in exactly 44.6% of the cases. Overlap by and large arises from two different modes of demarcation. The first one refers to general (that is, cross-sectoral) domains (for example, LBC-NVK, CNE and ACLVB-CGSLB of Belgium, GWU of Malta, FNV Bondgenoten and De Unie of the Netherlands and Unite of the UK). The second and more frequent mode in the sector relates to various forms of multi-sector domains, covering contiguous sectors, frequently in the broader financial services (including insurance activities) or more general private services segments of the economy (for example, GPA-djp of Austria, OSPPP of the Czech Republic, Ver.di and DBV of Germany, COMFIA-CCOO and FeS-UGT of Spain, FSPBA of France, HFBEU of Greece, FISAC, FIBA, UILCA, FABI, FALCRI, SINFUB and UGL CREDITO of Italy, ALEBA, OGBL-SBA and LCGB-SESF of Luxembourg, CNV Dienstenbond of the Netherlands, FSAB of Romania and Finansförbundet of Sweden). Sectional overlaps in the banking sector occur in 18.9% of the cases. This mode usually emanates from domain demarcations which focus on certain categories of employees which are then organised across several or all sectors. Such employee categories are specified by various parameters, such as distinct occupations (for example clerks, as is the case of Germany's DHV; or managers and highly skilled staff, as in Italy's DIRCREDITO and Sweden's SACO), type of financial institution (for example cooperatives, as in the case of Hungary's KASZ; or a specific financial business group, such as Portugal's STEC), and geographic region (for example, ELA ZERBITZUAK and FESIBAC-CGT of Spain, which are each active only in certain regions). Employment status plays hardly any role as a parameter in this respect, since virtually all sectoral employees are white-collar workers. Finally, sectionalism, which ensues from the existence of sector-specific trade unions, which represent and organise only certain categories of employees in the sector (such as employees of a specific business group, see Bulgaria's ITUE Unicredit Bulbank and UEWUBB as well as Poland's ZZZ Banku Pekao, ZZZ Banku

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<sup>1</sup> It is important to note that a number of UNI Europa – Finance affiliates are mistakenly not considered in this report. This is because these trade unions have neither been included by the national EIRO correspondents in their country reports nor listed by UNI Europa before this study was launched. A complete list of UNI Europa – Finance members was provided only after the evaluation committee meeting dealing with this study had been held on 7 April 2011, and so a number of relevant sector-related trade unions could not be integrated in the report due to time constraints. A complete list of UNI Europa – Finance members is given in Table 14 in the annex. Some of the UNI Europa – Finance members listed may, however, not be sector-related as defined for the purpose of this study, since the reference used by UNI Europa is the entire financial sector rather than banking only.



Pekao and ZPP BGZ, or of only a subsector of banking, see France's SNB-CFE-CGC, Italy's SILCCO and SINADI and Spain's CSICA, or of only a region, such as SBN, SBSI and SIBACE of Portugal), while they do not organise employees outside the sector, can be found in 23.0% of the cases.

As the domains of the trade unions often overlap with the demarcation of the sector, their domains also overlap with one another in the case of those countries with a pluralist trade union 'landscape' in the banking sector. Table 6 shows these inter-union domain overlaps. Inter-union overlaps of domains are endemic. In all countries but two (Hungary and Ireland) with more than one sector-related trade union, the domain of any of them overlaps with the domain of all or most of the others. Depending on the scale of mutual overlap, this results in competition for members. Some form of inter-union competition is recorded from several countries, such as France (where the support in the workplace elections determines the number of seats in the works councils), Germany (between ver.di and the CGB affiliates DBV and DHV, in particular with regard to the cooperative banking sector), as well as Malta, Portugal and Sweden.

Looking at the trade union membership data, it becomes apparent that female employees comprise the majority group in most unions for which membership figures by sex are available. This finding is in line with the fact that women employees prevail in the sector in most Member States (see Tables 3 and 4). Moreover, as outlined earlier, the domain of most trade unions overlaps or sectionalistically overlaps with regard to the sector and often covers areas of the services sector other than banking which are clearly dominated by women employees. Hence, the predominance of female members in these trade unions is likely to originate in areas of their domains other than the banking sector.

Membership of the sector-related trade unions is voluntary in all of the 26 Member States under consideration.

The absolute numbers of trade union members differ widely, ranging from more than 2.2 million (in the case of Germany's ver.di) to only around 1,000. This considerable variation reflects differences in the size of the economy and the comprehensiveness of the membership domain rather than the ability to attract members. Therefore, density is the measure of membership strength which is more appropriate to a comparative analysis. In this context it should be noted that density figures in this section refer to net ratios, which means that they are calculated on the basis of active employees only rather than taking all union members (those in jobs and those who are not) into account. This is mainly because research usually considers net union densities as more informative compared to gross densities, since the former measure tends to reflect unionisation trends among the active workforce quicker and more appropriately (only the employed members are capable of taking industrial action) than the latter. Domain density is over 50% in the case of one-third (33.3%) of the trade unions which document figures on density. 20.0% of the unions gather 70% or more of the active employees covered by their domain. Again one-third of the trade unions (33.3%) for which data are available organise fewer than 15% of the active employees within their domain; and exactly the same share of the sector-

related trade unions record a density of in between 15% and 50% of their potential active members. These results indicate that overall domain density of the sector-related trade unions is neither very high nor very low. However, it should also be noted that for only 30 out of the 74 sector-related trade unions domain density data are recorded. Therefore these figures should be treated cautiously.

Compared with their medium-level overall domain densities, the sector-related trade unions' density in the banking sector tends to be lower. When looking at sector density (again referring only to active members), it is important to differentiate between the trade unions' *sectoral* density on the one hand and their *sectoral domain* density on the other. Whereas the former measures the ratio of the total number of members of a trade union in the sector to the number of employees in the sector (as demarcated by the NACE classification), the latter indicates the total number of members of a trade union in the sector in relation to the number of employees who work in that part of the sector as covered by the union domain (see Table 2). This means that the *sectoral domain* density must be higher than the *sectoral* density if a trade union organises only a particular part of the sector – that is, where the trade union's membership domain overlaps either sectionalist or sectionally with regard to the sector. Even when taking into account the trade unions' *sectoral domain* density (which tends to be higher than their *sectoral* density for the reasons outlined above), the trade unions' density in the banking sector tends to be lower compared with the density ratio referring to their domain on aggregate. Sectoral domain density is over 50% in the case of 26.3% of the trade unions for which data are available. 39.5% of the trade unions record a sectoral domain density lower than 15%, and 34.2% of them record a sectoral domain density of in between 15% and 50%. Again, it should be noted that no data are available regarding the sectoral domain density for almost half of the sector-related trade unions. With regard to those trade unions for which figures on both measures (that is, sectoral domain density and domain density on aggregate) are recorded, no clear picture in terms of tendencies can be drawn. There are approximately as many trade unions with a sectoral domain density higher compared with aggregate density as unions showing the reverse relationship between the two densities. Therefore one can infer that the banking sector is neither a stronghold nor a weak point in terms of membership within the (broader) membership domains of the sector-related trade unions.

At first glance, the moderate unionisation rates in the banking industry may seem surprising, given the favourable working conditions and high pay levels within the sector in most Member States, which may suggest well-established bipartite labour relations. However, in several countries, in particular among the new Member States, relatively high wages paid in the sector (often by foreign-owned banks) together with other, country-specific factors may prevent many employees from joining a trade union, since there are no major selective incentives to unionise. Such a situation appears to apply to Bulgaria, the Czech Republic, Estonia, Hungary and Romania. Closer consideration of the sectoral union densities shows a highly polarised picture. Whereas in countries such as Denmark, Finland, Italy and Spain sectoral unionisation rates tend to be very high, the converse holds true of several other countries; in particular, as outlined

above, among the new Member States. However, bearing in mind that in the private service sector unionisation rates generally tend to be low, trade union density in banking compares favourably with most other private sectors in most countries under consideration. The relatively favourable situation in this regard within the private service sector may be attributable to the larger average firm size (and the existence of a few large multinational companies) in most countries as well as the existence of a tradition of trade union recognition and negotiation within larger firms in those countries with decentralised industrial relations systems. This is despite the relatively high proportion of female employees – who generally tend to be less inclined to unionise compared to men within the sector (Sinclair, 1995).

### *Employer organisations*

Tables 8 and 9 present the membership data for the sector-related employer organisations in the banking sector. As opposed to the trade union side, for all of the 27 countries under consideration at least one sector-related **employer organisation** is documented. Since, in contrast to the trade union side, complete lists of affiliations have been provided by all of the three European-level employer associations, the single national sector-related employer organisation of Latvia (which did not participate in this study) could also be included in this report. However, national organisations in Latvia which are not affiliated to any of the three listed European-level organisations are not included in this study. Therefore, applying the top-down approach as outlined earlier, coverage of this report in terms of national employer organisations is all of the EU27; applying the bottom-up approach, coverage is the EU27 except for Latvia. In 18 of these countries with available information, at least a proportion of the listed employer/ business organisations are not a party to collective bargaining (See Table 9). They are classified here as social partner organisations only because of their European-level affiliation to EBF/BCESA, EACB or ESBG. At least 17 of the 27 countries have one or more employer organisations engaged in sector-related collective bargaining. Generally, business interest organisations may also deal with interests other than those related to industrial relations. Organisations specialised in matters other than industrial relations are commonly defined as ‘trade associations’ (see **TN0311101S**). Such sector-related trade associations also exist in the banking sector. In terms of their *national* scope of activities, all of the associations which are not involved in collective bargaining according to Table 9 either primarily or exclusively act as trade associations in their country. It is only the conceptual decision to include all associational affiliates to EBF/BCESA, EACB and ESBG, regardless of whether they have a role in national bargaining, which gives them the status of a relevant interest organisation within the framework of this study. Of the 63 employer/business organisations listed in Tables 8 and 9, at least 25 organisations belong to this group. In 12 of the 27 countries where employer organisations exist, only one employer organisation (in the meaning of a social partner organisation as defined before) has been established (please note, however, that for Latvia no full picture of the associational ‘landscape’ is available). Pluralist associational systems thus prevail both on the trade union and on the employer side, even though more strongly in the case of trade unions.

This is in line with the fact that the number of sector-related employer/ business organisations falls slightly short of the number of sector-related trade unions.

Moreover, the employer organisations' domains tend to be narrower than those of the trade unions: 8.2% and 13.1%, respectively, of these associations rest on overlapping and sectionally overlapping domains with regard to the sector. None of these organisations has a domain which is cross-sectoral. Alternatively, all cases of domain overlaps ensue from coverage of the broader financial services sector (including insurance activities, etc.). Overlaps of this kind can be found, in particular, in the Czech Republic (SBP'), Ireland (IBC-FSI), Luxembourg (ABBL), Malta (MBA) and Sweden (BAO). Sectionalism or sectional overlaps (in case of broader domain demarcation in terms of sector) are mainly caused by domain demarcations which focus on the kind of service the institution specialises in. For instance, in Austria and Germany there are several distinct employer organisations each specialising in narrowly defined business activities. This associational fragmentation echoes the sector's differentiation by type of bank and ownership. For instance in Austria distinct employer organisations exist for the commercial banks, the savings banks, the mortgage banks owned by the federal states (Länder), and cooperative banks of the 'Raiffeisen' type as well as the 'Schulze-Delitzsch' type (in Austria and Germany, cooperatives are run on these two different sets of principles). The German associational 'landscape' also distinguishes between private and public banking institutions. A similar fragmentation of the associational 'landscape' on the employer side can be observed in countries such as France, Italy and Spain. In line with this fragmentation, almost two-thirds (65.6%) of the associations have a membership domain which is sectional with regard to the sector. 13.1% of the employer organisations show a domain which is more or less congruent with the sector definition. This means that the domain of these organisations largely focuses on the banking sector as defined earlier, while one cannot rule out the possibility that these associations may also organise companies of contiguous sectors or do not really organise the entire banking sector. The clear predominance of membership domains which are sectional with regard to the sector indicates that the technocratic definition of the sector according to the NACE classification system is broader than the lines along which most sector-related employers identify their common interests and band together in associations.

Only one of the six existing sector-related employer organisations of Austria (the FVB) as well as ASNEF of Spain can rely on obligatory membership. In the case of Austria's FVB, this is due to its public-law status as chamber unit.

In those countries with a pluralist structure in relation to employer organisations, these associations have usually managed to arrive at non-competing relationships. Their activities are complementary to each other as a result of inter-associational differentiation by either membership demarcation (as is the case of Austria, France, Germany, Greece, Hungary, Italy, Lithuania, Portugal and Spain) or functions and tasks (in the Czech Republic, Denmark, partially Germany and Ireland).

As the figures on density show (Table 9), membership strength in terms of companies varies widely with regard to both the membership domain in general and the sector-related densities. The same holds true of the densities in terms of employees. Except for a few associations of France and the UK, where a reverse relationship exists, both the domain and the sectoral domain densities of companies tend to be equal to or – where they differ – lower than the densities of employees. This indicates a higher propensity of the larger companies to associate, as compared to their smaller counterparts. In general, overall densities of the employer/business organisations in the sector tend to be significantly higher compared to trade union densities (see above). More than 70% and almost 100%, respectively, of the associations for which related data are available register a sectoral domain density higher than 50% in terms of companies and employees. Many of them record densities close to 100% in terms of both companies and employees. This indicates that in several countries the sector-related employer/business organisations manage to gather not only the sector's most significant (measured in terms of employment) companies, but also their smaller counterparts. In general, the findings suggest that in the banking sector the employers are quite well organised in terms of both companies and employees represented in most countries. However, it should be noted that only for slightly more than half of the employer/business associations are density data available. Therefore the figures should again be treated cautiously.

## **Collective bargaining and its actors**

Table 7 lists all of the trade unions engaged in sector-related collective bargaining. In line with numerous cases of inter-union domain overlap and of unclear domain demarcation, in several countries (France, Germany, Italy, Malta, Portugal and Sweden) inter-union rivalry and competition for bargaining capacities have been identified. In the case of the sector-related employer organisations, competition over collective bargaining capacities has not been reported from any of the countries under consideration.

The data presented in Table 10 provide an overview of the system of sector-related collective bargaining in the 26 countries under consideration. The importance of collective bargaining as a means of employment regulation is measured by calculating the total number of employees covered by collective bargaining as a proportion of the total number of employees within a certain segment of the economy (Traxler et al, 2001). Accordingly, the sector's rate of collective bargaining coverage is defined as the ratio of the number of employees covered by any kind of collective agreement to the total number of employees in the sector.

To delineate the bargaining system, two further indicators are used. The first indicator refers to the relevance of multi-employer bargaining, compared with single-employer bargaining. Multi-employer bargaining is defined as being conducted by an employer organisation on behalf of the employer side. In the case of single-employer bargaining, the company or its divisions is the party to the agreement. This includes cases where two or more companies jointly negotiate an agreement. The relative importance of multi-employer bargaining, measured as a percentage of

the total number of employees covered by a collective agreement, therefore provides an indication of the impact of the employer organisations on the overall collective bargaining process.

The second indicator considers whether statutory extension schemes have been applied to the sector. For reasons of brevity, this analysis is confined to extension schemes which widen the scope of a collective agreement to employers not affiliated to the signatory employer organisation; extension regulations targeting the employees are therefore not included in the research. Regulations concerning the employees are not significant to this analysis for two reasons. On the one hand, extending a collective agreement to the employees who are not unionised in the company covered by the collective agreement is a standard of the ILO, aside from any national legislation. Secondly, employers have good reason to extend a collective agreement concluded by them, even when they are not formally obliged to do so; otherwise, they would set an incentive for their workforce to unionise.

In comparison with employee-related extension procedures, schemes that target the employers are far more significant for the strength of collective bargaining in general and multi-employer bargaining in particular. This is because the employers are capable of refraining from both joining an employer organisation and entering single-employer bargaining in the context of a purely voluntaristic system. Therefore, employer-related extension practices increase the coverage of multi-employer bargaining. Moreover, when it is pervasive, an extension agreement may encourage more employers to join the controlling employer organisation; such a move then enables them to participate in the bargaining process and to benefit from the organisation's related services in a situation where the respective collective agreement will bind them in any case (see Traxler et al, 2001).

### *Collective bargaining coverage*

In terms of the sector's collective bargaining coverage, about two-thirds (16) of the 23 countries for which related data are available record high coverage rates of 80% or higher. Eleven of them record extraordinarily high rates of more than 95%. At the other end of the scale there are at least two countries (Bulgaria and the UK) with rather low collective bargaining rates of about 25% or lower. It is estimated that coverage rates are also low in two Baltic countries, namely Estonia and Lithuania; however, no data are available in these two cases. A third group of countries records sector-related collective bargaining from medium low to medium high levels, with bargaining coverage rates of about 30% (as is the case of Poland) up to nearly 80% (as may be the case in Germany). One can infer from these findings that in clearly more than half of the 26 countries under consideration the sector's industrial relations structures are well established. Closer consideration of the different countries reveals that collective bargaining coverage rates tend to be (relatively) high in the 'old' EU15 (with the notable exception of Ireland and the UK), while sectoral bargaining standards vary widely from one of the 2004/7 accession countries to the other. In Bulgaria, Hungary, and Poland sector-related bargaining is rarely conducted,

although there are sector-related representative social partner organisations on the two sides of industry in all of these countries (see Tables 7 and 9). By contrast, collective bargaining arrangements cover a major part of the sector in Malta and (almost) the entire sector in Cyprus, the Czech Republic, Romania, Slovakia and Slovenia.

In most of the countries with available information, several factors which sometimes interact with each other account for the high coverage rates: the predominance of multi-employer bargaining (see Table 10); high density rates of the trade unions and/or employer organisations (e.g. Austria, Belgium, Finland, France, the Netherlands, Romania and Slovakia); and the existence of pervasive extension practices, such as in Belgium, Finland, France, Luxembourg, Romania, Slovenia and Spain. While (with the exception of Ireland) coverage in countries with prevalent multi-employer bargaining is generally high, single-employer bargaining arrangements in the sector are the exclusive type of bargaining in Bulgaria, Hungary, Lithuania, Malta, Poland and the UK. In the latter group of countries (with the exception of Malta), collective bargaining coverage tends to be low. In addition, in two countries de facto bargaining coordination or collective wage regulation within the sector takes place, although multi-employer bargaining in a genuine sense is lacking. In Greece, wage determination within the banking sector was set by a national arbitration board in the years 2008 and 2009, covering the whole sector;<sup>2</sup> in Portugal, company-level collective bargaining is de facto coordinated by an employer organisation (APB), which has an effect in terms of adjustment of wage accords across the sector similar to multi-employer bargaining. Accordingly, sectoral collective bargaining coverage in Portugal comes close to 100%, while all employees in Greece were covered in 2008 and 2009.

Due to the prevalence of multi-employer settlements in the sector, the use of extension practices is significant. Pervasive extension practices in the banking sector are reported for several countries (see Table 10). In Slovenia, new legislation on the extension of collective agreements has recently been introduced, with the effect of complete coverage at least in the banking sector. Referring to the aim of extension provisions; that is, making multi-employer agreements generally binding, the provisions for obligatory membership in the chamber system of Austria should also be noted. Obligatory membership creates an extension effect, as the Austrian Federal Economic Chamber (Wirtschaftskammer Österreich, WKO) and its subunits are parties to multi-employer bargaining – even though in banking this standard pattern is partially suspended since for historical reasons most sector-related employer organisations are based on voluntary membership ([AT0104213F](#)). Another functional equivalent to statutory extension schemes can be found in Italy. According to the country's constitution, minimum conditions of

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<sup>2</sup> Negotiations for the Greek sectoral collective agreement in the banking sector for 2010 were in progress in 2010, in line with an agreement concluded by the sectoral social partners in March 2010 (and subsequently endorsed by law) setting out the procedure for negotiations concerning collective agreements in the banking sector.

employment must apply to all employees. The country's labour court rulings relate this principle to the multi-employer agreements, to the extent that they are regarded as generally binding.

## **Participation in public policymaking**

Interest associations may partake in public policy in two basic ways: they may be consulted by the authorities on matters affecting their members; or they may be represented on 'corporatist', in other words tripartite, committees and boards of policy concertation. This study considers only cases of consultation and corporatist participation which explicitly relate to sector-specific matters. Consultation processes are not necessarily institutionalised and, therefore, the organisations consulted by the authorities may vary according to the issues to be addressed and also over time, depending on changes in government. Moreover, the authorities may initiate a consultation process on an occasional rather than a regular basis. Given this variability, in Tables 7 and 9 only those sector-related trade unions and employer organisations are flagged that are *usually* consulted.

### *Trade unions*

At least some of the trade unions are regularly consulted by the authorities in at least 21 of the 24 countries where sector-related trade unions are recorded.<sup>3</sup> Three countries cite a lack of regular consultation of any of the trade unions (Cyprus, Romania and Spain). Since a multi-union system has been established in 17 of the 24 countries with sector-related trade unions, one cannot rule out the possibility that the authorities favour certain trade unions over others or that the unions compete for participation rights. In most countries with a multi-union system where a noticeable practice of consultation is observed, any of the existing trade unions may take part in the consultation process. By contrast, in Germany, Ireland and the Netherlands only some of the sector-related trade unions are consulted. Nevertheless, little evidence of inter-union conflicts over participation in public policy matters can be found within the banking sector.

### *Employer organisations*

The vast majority of the sector-related employer/ business organisations for which relevant data are available are involved in consultation procedures. In countries with multi-organisation systems, no cases of conflicts over participation rights of employer organisations are reported. In the multi-organisation systems of Austria, the Czech Republic, Greece, Hungary, Ireland, Lithuania and Poland, where related data of all employer organisations are available, all of the

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<sup>3</sup> In France, authorities usually consult confederations representative at national level, to which trade unions in the banking sector are affiliated.



sector's organisations are consulted. By contrast, in the pluralist systems of France and Germany at least one of the employer organisations is regularly consulted, while others are not.

### *Tripartite participation*

Turning from consultation to tripartite participation, the findings reveal that genuinely sector-specific tripartite bodies have been established in only two of the 26 countries under consideration – France and the UK. Table 11 lists a total of only two bodies of this kind – namely the Advisory Committee for the Financial Sector of France and the UK-based Financial Services Skills Council. The origin of both bodies is based on statutory provisions. The Financial Services Skills Council addresses the issue of skills and lifelong learning of the workforce within the UK banking sector. The Advisory Committee for the Financial Sector of France follows up the relationship between companies and consumers and may organise hearings of professional or customer organisations on various sector-specific issues. Other tripartite bodies listed in some country reports are not taken into account in this study, since they all cover broader industry segments such as the entire private services sector or the entire national economy and thus do not specifically target the banking sector. However, bipartite sector-related bodies exist in several countries.

## **European level of interest representation**

At European level, eligibility for consultation and participation in the social dialogue is linked to three criteria, as defined by the European Commission. Accordingly, a social partner organisation must have the following attributes:

- be cross-industry or relate to specific sectors or categories, and be organised at European level;
- consist of organisations which are themselves an integral and recognised part of Member States' social partner structures and have the capacity to negotiate agreements, as well as being representative of all Member States, as far as possible;
- have adequate structures to ensure their effective participation in the consultation process.

Regarding social dialogue, the constituent feature is the ability of such organisations to negotiate on behalf of their members and to conclude binding agreements. Accordingly, this section on European associations of the banking sector will analyse these organisations' membership domain, the composition of their membership and their ability to negotiate.

As outlined in greater detail below, one sector-related European association on the employee side – namely, UNI Europa – Finance – and three on the employer side – namely, EBF-BCESA, ESBG and EACB – are particularly significant in the banking sector; all four of them are listed by the European Commission as a social partner organisation consulted under Article 154 of the EC

Treaty. Hence, the following analysis will concentrate on these four organisations, while providing supplementary information on others which are linked to the sector's national industrial relations actors.

## **Membership domain**

As indicated by its name, UNI Europa – Finance, which is affiliated to the European Trade Union Confederation (ETUC), organises the entire financial sector of the economy, including insurance and pension funding activities. Therefore its membership domain overlaps with regard to the banking sector. On the employer side, the domain of all of the three sector-related European associations is sectional with regard to the banking industry. EBF-BCESA covers the commercial banking segment of the sector; ESBG organises and represents the savings and retail banks; and EACB so does with regard to the cooperative banking segment. EACB and ESBG organise both employer/ business organisations and individual companies (in particular, large institutions). EBF has only associations as members; however, the EBF-BCESA, which is the voice of European commercial banks on social policy issues and thus acts as the representative of commercial banks on behalf of EBF within the European social dialogue (see below), is composed of both associations and, in two countries, of individual companies. The latter participate within the BCESA on behalf of the associational members of EBF in Malta and the UK.

## **Membership composition**

In terms of membership composition, it should be noted that the countries covered by UNI Europa – Finance, EBF-BCESA, EACB and ESBG extend beyond the 26 (in the case of employer organisations 27, see above) countries examined in this study. However, the report will consider only membership of these 26/27 countries.

For UNI Europa – Finance Table 12 documents a list of membership of sector-related trade unions drawn from the country reports. Accordingly, at least one affiliation is recorded in each country under consideration except for Bulgaria, Estonia, Lithuania and Romania. In some countries – such as Belgium, Finland, France, Italy, Luxembourg, Malta, the Netherlands, Portugal, Spain and Sweden – multiple memberships occur. On aggregate, UNI Europa – Finance counts 39 direct affiliations from the countries under examination. Hence, more than half of the trade unions listed in Tables 9 and 10 are directly affiliated to UNI Europa – Finance. However, since UNI Europa did not provide a list of members of its finance section when this study was launched, only some of the relevant sector-related trade unions affiliated to UNI Europa are considered in this report (see footnote 1). Nevertheless, insofar as available data on sectoral membership of the national trade unions provide sufficient information on their relative strength, it may be concluded that UNI Europa – Finance generally covers the sector's most important labour representatives in most countries. All of the 39 direct members of UNI Europa – Finance listed are involved in sector-related collective bargaining.

Table 13 lists the members of EBF-BCESA, EACB and ESBG. As regards EBF and EBF-BCESA, this federation (EBF) and its committee (EBF-BCESA) together cover 26 of the 27 countries under examination through members from these countries (all but Slovenia). Taking only EBF (rather than its committee EBF-BCESA which consists of units and companies partially – but not always – acting on behalf of the EBF members), multiple memberships do not occur. In the case of the EBF-BCESA, multiple memberships can be found only in the UK, where two individual banking companies (HSBC and RBS) represent the associational EBF member (the BBA) within the committee. It should be noted that it is EBF-BCESA rather than the EBF that is the umbrella organisation which engages in the sectoral social dialogue (see below). Therefore this study focuses mainly on the EBF-BCESA. Taking only the committee (EBF-BCESA), coverage in terms of countries is 20 out of the EU27. Accordingly, in Bulgaria, Estonia, Ireland, Latvia, Lithuania, Romania and Slovenia no committee members exist. With regard to EBF-BCESA only, Table 9 indicates that affiliated and unaffiliated associations co-exist in a series of countries, such as Austria, Finland, France, Germany, Greece, Hungary, Italy, Poland, Portugal and Spain. Sectoral membership data of the sector-related employer organisations do not clearly indicate whether the most important associations are affiliated to EBF-BCESA or to EBF. The same holds true of their role in collective bargaining as an indicator of an association’s significance. In several countries some or even all employer organisations that conduct bargaining are not affiliated either to EBF or EBF-BCESA. Since the committee (that is, EBF-BCESA) is the sectoral industrial relations actor at the European level on behalf of EBF, the former organisation is particularly relevant in terms of membership characteristics. In this respect it is important to note that all direct EBF-BCESA members which are associations rather than individual companies – directly engage in sector-related collective bargaining, except for four (HBA of Greece, Bankszövetség of Hungary, ZBP of Poland and APB of Portugal, which are only involved in de facto coordination of enterprise-level bargaining without any signatory competence). Employer/ business organisations which are not involved in collective bargaining may regard themselves as trade associations rather than industrial relations actors. As mentioned above, of the 18 direct associational members of EBF-BCESA,<sup>4</sup> four are not involved in sector-related collective bargaining. This contrasts somewhat with the situation of UNI Europa – Finance, all of whose members engage in sector-related collective bargaining (see above).

With regard to EACB and ESBG, these organisations have 10 and six countries, respectively, under their umbrella through associational members from these countries. EACB thus covers countries such as Austria, France, Germany, Greece, Hungary, Italy, Lithuania, Poland, Portugal and Spain, while associational members of ESBG can be found in Austria, Finland, France,

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<sup>4</sup> There are 18 national associations affiliated to the EBF-BCESA referred to in this study as direct members. There are two countries (the UK and Malta) where the employer organisation affiliated to the EBF is present in the EBF-BCESA as well, but represented through a private bank, and therefore those associations are not referred to here as direct members of EBF-BCESA.

Germany, Italy and Spain. However, the two European-level employer organisations have not only national associations but also individual companies as members. Taking into account also single-enterprise members, coverage of EACB and ESBG in terms of countries is in both cases 20 out of the EU27. EACB and ESBG count 25 and 22 associational and company members, respectively, in total across the Member States. With regard to associational members only, multiple memberships of EACB are found in Austria, France and Italy, but there are none for ESBG. Taking sectoral membership data of the sector-related employer organisations as well as their involvement in collective bargaining as indicators for their significance (see Table 9), it is not clearly evident whether the most important associations are affiliated. Both European-level organisations appear to organise not the largest national associations (measured in terms of companies and employees represented), and a majority of affiliates are involved in sector-related collective bargaining only in the case of EACB.

Overall, although EBF-BCESA's domain covers the largest segment of the banking sector, representativeness of all of the three European organisations on the employer side – related to their membership domain – appears to be relatively equal. Altogether, they represent a vast majority of the sector-related national employer and business organisations, including the most important at least in terms of size, in all countries but Slovenia. However, in terms of industrial relations involvement, as can be seen from Table 9, there are a number of sector-related employer organisations across the EU that are not affiliated to any of the three European associations which engage in sector-related collective bargaining.

## **Capacity to negotiate**

The third criterion of representativeness at the European level refers to the organisations' capacity to negotiate on behalf of their own members. UNI-Europa has indicated that its members have obtained a permanent mandate to negotiate in matters of the European social dialogue.

On the employer side, EBF, via its Banking Committee for European Social Affairs (EBF-BCESA), represents its respective members in matters of the European sectoral social dialogue. However, the situation is somewhat difficult, since EBF-BCESA is a body in its own right, even though within the EBF structure, equipped with its own specific governance rules. Moreover, membership of EBF and EBF-BCESA differs somewhat, in that only those EBF members that are real employer organisations dealing with industrial relations issues participate directly in the EBF-BCESA. Those EBF affiliates which are pure national banking business associations (that is, trade associations) do not participate directly in the committee. In the case of Malta and the UK, they are represented by single employers which act on behalf of the EBF affiliates within the committee. In Cyprus, Denmark and Germany, membership of EBF on the one hand and EBF-BCESA on the other hand differs, in that there are two distinct associational members to the respective European organisations in each country; however, it has remained unclear whether in these countries the committee members act on behalf of the EBF members or in their own

responsibility. Basically, EBF-BCESA is not fully independent from EBF, since, according to the EBF-BCESA statutes, the EBF secretariat participates 'in meetings with the EU Commission and (...) other European institutions' and the EBF bodies are regularly informed about the EBF-BCESA activities. Moreover, the EBF Executive Committee is equipped with the right to interfere to some extent in the process of decision-making within the EBF-BCESA. Apart from that, since the EBF-BCESA members are, in countries where they are not identical with the EBF members, at least partially considered to act on behalf of the national EBF affiliates, this study considers not only the associational members of EBF-BCESA but also the affiliates of the 'parent' association EBF, according to the 'top-down' approach outlined above. With regard to the European sectoral social dialogue, the delegates of the EBF-BCESA decide on a case-by-case basis whether to engage in negotiations at European level and on the scope of the negotiating mandate. The committee's chairperson, together with the EBF secretariat, can then enter into negotiations.

In the case of both ESBG and EACB, these organisations are not equipped by their members with a general mandate to negotiate on behalf of them in matters of the European social dialogue. However, the respective members may, on a case-by-case basis, be asked by the organisations for permission to do so.

As a final proof of the weight of UNI Europa – Finance on the employee side and EBF-BCESA, EACB and ESBG on the employer side, it is useful to look at other European organisations which may be important representatives of the sector. This can be done by reviewing the other European organisations to which the sector-related trade unions and employer associations are affiliated.

For the trade unions, these affiliations are listed in Table 7. Accordingly, European organisations other than UNI Europa – Finance represent only a small number of sector-related trade unions and countries. For reasons of brevity, only those European organisations which cover at least three countries are mentioned here. This involves only the European Confederation of Executive and Managerial Staff (CEC), with four affiliations covering two countries; and the Council of European Professional and Managerial Staff (Eurocadres), with three affiliations covering three countries. In addition, there are about 15 European organisations which cover only one or two countries. Moreover, it should be noted that the affiliations listed in Table 7 may not necessarily be exhaustive. Nevertheless, this overview underlines the dominant status of UNI Europa – Finance as the sector's labour representative. This is mainly because many of the affiliations to other European organisations reflect the overlapping domains of the affiliates rather than a real reference of the affiliations as such to the banking sector.

An analogous review of the membership of the national employer/ business associations can be derived from Table 9. Most of them entertain rather few affiliations to European associations other than EBF-BCESA, EACB and ESBG. There is no European association which covers at least three countries.

In conclusion, UNI Europa – Finance on the employee side and EBF-BCESA, EACB and ESBG on the employer side are obviously the by far most important sector-related European organisations.

## Commentary

Despite thorough restructuring of the banking sector in many countries, including mergers and takeovers, during the past two decades, often unleashed by deregulation and privatisation processes, industrial relations tend to be relatively strongly organised in this industry, in particular compared with most other private service sectors of the economy. Whereas unionisation within the sector is not outstanding in most Member States (although it tends to be higher than the average for the private service sector), the study reveals both a strong presence of employer associations and a high level of collective bargaining coverage in most countries. Even though the global financial crisis as of 2007 onwards has badly affected the banking sector, with job cuts reported from virtually all Member States, no major impacts on the national (perhaps with the exception of Ireland) or supranational industrial relations systems have been observed. This buttresses the assumption of relatively robust industrial relations structures in most countries.

The fact that sectoral unionisation rates lag somewhat behind the employer organisations' densities may be explained by a multiplicity of factors, such as the high incidence of female employment and highly skilled, younger-than-average staff, the emergence of a number of new banking businesses in particular in new niches of the market, as well as the limited capacity of the trade unions to set selective incentives for potential members in an anyhow well remunerated segment of the labour market.

Examining the figures on cross-sectoral collective bargaining coverage in the EU27, as presented in the EIRO industrial relations profiles for each Member State, shows that the banking industry's bargaining coverage is higher than the country average in 16 of the 23 countries for which comparable data are available. Closer examination reveals the following pattern regarding collective bargaining coverage: it tends to be high in the 'old' EU15 – with the exception of Ireland and the UK – with prevalent multi-employer bargaining settlements, while sectoral bargaining standards vary widely among the new Member States. In Bulgaria, Hungary and Poland sectoral bargaining takes place only rarely. Conversely, collective bargaining settlements cover a major part of the sector in Cyprus, the Czech Republic, Malta, Romania, Slovakia and Slovenia. Generally, high coverage rates are reinforced by the predominance of multi-employer arrangements and a significant use of extension practices.

In spite of the sector's relatively favourable position in terms of industrial relations standards, the banking industry has encountered a series of major problems in the wake of the 2007/8 global economic downturn, when at least in some countries part of the workforce was made redundant. This has stimulated social partner cooperation at both national and European level

in order to cope with the challenges of the financial crisis and related problems. However, even prior to the financial crisis the sector-related European social partners launched joint initiatives in the framework of social dialogue. In this context, a number of joint programmes, guidelines and declarations, including a declaration on lifelong learning in the banking sector (2002) and an agreement on CSR (2005), have been drawn up since 1998. Within the European social dialogue, the organisational structures changed somewhat in the mid-2000s when EBF felt prompted to adjust its structures to the emerging requirements of the European social dialogue. Therefore the pre-existing ad hoc working group on social affairs – a rather informal body – was transformed into the BCESA under the aegis of the EBF and the so-called Liaison Committee for European Social Affairs. Against the background of these changes, the European Commission commissioned the European Foundation for the Improvement of Living and Working Conditions to conduct this study aimed at re-examining the representativeness of the relevant sector-related European organisations.

As a result of this study, UNI Europa – Finance on the employee side and EBF-BCESA, EACB and ESBG on the employer side – the latter organisations each for their specific segment of the banking sector – have to be regarded as by far the most important EU-wide representatives of the sector’s employees and employers.

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## Annex: Tables 3–15

**Table 3: Total employers and employment in banking, 1998 and 2008  
(approximately)**

Country	Year	Number of Companies <sup>+</sup>	Total Employment	Female Employment	Male Employment	Total sectoral employment as % of total employment in economy
AT	2000	923	74,347	37,319	37,028	n.a.
AT	2008	896	81,725	43,013	38,712	n.a.
BE	1998	120	79,370	n.a.	n.a.	2.0
BE	2008	106	71,049	33,392	37,657	1.6
BG	1998	n.a.	n.a.	n.a.	n.a.	n.a.
BG	2008	1,483	43,006	30,558	12,451	n.a.
CY	1997	335	11,800 <sup>a</sup>	n.a.	n.a.	3.1 <sup>a</sup>
CY	2008	353	13,000	n.a.	n.a.	3.2
CZ	1998	1,132	49,880	33,380	16,500	1.0
CZ	2008	2,110	40,480	26,190	14,290	0.8
DE	1998	n.a.	773,000	423,000	350,000	2.4
DE	2007	9,905	724,000	394,000	330,000	1.8
DK	1998	3,048 <sup>b</sup>	53,110	28,502	24,608	2.0
DK	2008	9,912	64,951	32,997	31,954	2.2
EE	1998	n.a.	n.a.	n.a.	n.a.	n.a.
EE	2008	30	7,322	n.a.	n.a.	1.1
ES	1998	n.a.	234,581*	62,185*	172,396*	1.7
ES	2008	4,078	315,076*	132,238*	182,938*	1.6

Country	Year	Number of Companies <sup>+</sup>	Total Employment	Female Employment	Male Employment	Total sectoral employment as % of total employment in economy
FI	1998	2.908	28,842	22,483	6,359	n.a.
FI	2008	2.874	31,880	22,988	8,892	n.a.
FR	2000	n.a.	420,244	n.a.	n.a.	n.a.
FR	2008	722 <sup>c</sup>	486,070	n.a.	n.a.	n.a.
GR	2000	93	65,556	31,467	34,089	1.9
GR	2008	117	74,153	38,904	35,249	1.8
HU	2000	517	48,458	n.a.	n.a.	1.3
HU	2008	589	63,228	n.a.	n.a.	1.6
IE	2003	n.a.	35,658	n.a.	n.a.	1.8
IE	2008	n.a.	40,507	n.a.	n.a.	1.9
IT	1996	n.a.	390,301	138,085	252,216	1.8
IT	2008	5,973	392,177	138,748	253,429	1.6
LT	1998	117 <sup>d</sup>	17,500	11,800	5,700	1
LT	2008	244 <sup>c</sup>	19,500	14,500	5,000	1
LU	2003	169	n.a.	n.a.	n.a.	n.a.
LU	2008	152	n.a.	n.a.	n.a.	n.a.
MT	2002	155	3,585	1,732	1,853	2.3
MT	2008	160 <sup>a</sup>	4,029	2,077	1,952	2.3
NL	1998	n.a.	151,000**	71,000**	80,000**	n.a.
NL	2008	89	157,000**	74,000**	83,000**	n.a.
PL	1998	1,475 <sup>e</sup>	174,043	n.a.	n.a.	n.a.
PL	2008	645 <sup>c</sup>	181,295	n.a.	n.a.	n.a.

Country	Year	Number of Companies <sup>+</sup>	Total Employment	Female Employment	Male Employment	Total sectoral employment as % of total employment in economy
PT	1998	362	65,000	n.a.	n.a.	2.6
PT	2008	1,062	71,500	n.a.	n.a.	2.2
RO	1998	786	n.a.	n.a.	n.a.	n.a.
RO	2008	6,680	n.a.	n.a.	n.a.	n.a.
SE	1998	808	53,963	32,584	21,379	1.4
SE	2008	981	55,478	31,263	24,215	1.3
SI	1998	346	11,352	8,707	2,645	1.5
SI	2008	472	13,931	10,005	3,926	1.6
SK	1998	294 <sup>f</sup>	24,798	18,215	6,583	1.2
SK	2008	356	23,805	17,164	6,641	1.0
UK	1998	n.a.	659,296	383,116	276,180	2.5
UK	2009	61,522	589,602	307,612	281,990	2.0

<sup>+</sup> The EIRO national centres were asked to give the sectoral number of companies. However, in most cases it appears that the number of establishments or banking branches has been provided. Therefore, in most countries, these figures clearly exceed the numbers of companies as revealed by Eurostat. Moreover, they are not directly comparable.

<sup>a</sup> = 2005; <sup>b</sup> = 2000; <sup>c</sup> = 2007; <sup>d</sup> = 2002; <sup>e</sup> = 1996; <sup>f</sup> = 1999

\* Data questioned by COMFIA CCOO and AEB (they claim it is too high)

\*\* Data questioned by NVB (it claims it is too high)

**Table 4: Total employees in banking, 1998 and 2008 (approximately)**

Country	Year	Total Employees	Female Employees	Male Employees	Total sectoral employees as % of total employees in economy
AT	2000	74,347	37,319	37,028	2
AT	2008	81,725	43,013	38,712	3
BE	1998	76,274	n.a.	n.a.	2.3
BE	2008	69,160	30,560	36,271	1.8
BG	1998	n.a.	n.a.	n.a.	n.a.
BG	2008	43,006	39,558	12,451	n.a.
CY	1998	n.a.	n.a.	n.a.	n.a.
CY	2008	n.a.	n.a.	n.a.	n.a.
CZ	1998	46,930	31,820	15,110	1.1
CZ	2008	30,840	20,450	10,390	0.7
DE	1998	728,245	417,775	310,470	3
DE	2007	657,982	380,780	277,264	2
DK	1998	53,017	28,496	24,521	2.0
DK	2008	64,894	32,292	31,902	2.5
EE	1998	n.a.	n.a.	n.a.	n.a.
EE	2008	7,322	n.a.	n.a.	1.1
ES	1998	232,502 <sup>d</sup>	62,047 <sup>d</sup>	170,455 <sup>d</sup>	2
ES	2008	308,976 <sup>d</sup>	130,438 <sup>d</sup>	178,538 <sup>d</sup>	2
FI	1998	28,841	22,482	6,358	1.3
FI	2008	31,540	22,905	8,635	1.3
FR	2000	420,244	n.a.	n.a.	2

Country	Year	Total Employees	Female Employees	Male Employees	Total sectoral employees as % of total employees in economy
FR	2008	486,070	n.a.	n.a.	2
GR	2000	65,226	30,627	34,599	2.4
GR	2008	73,870	38,768	35,102	2.5
HU	2000	46,831	n.a.	n.a.	2
HU	2008	55,024	n.a.	n.a.	2
IE	2003	35,658	n.a.	n.a.	2
IE	2008	40,507	n.a.	n.a.	2
IT	1996	375,737 <sup>a</sup>	139,244 <sup>a</sup>	236,493 <sup>a</sup>	2
IT	2008	384,889 <sup>a</sup>	142,636 <sup>a</sup>	242,253 <sup>a</sup>	2
LT	1998	17,300	11,700	5,600	2
LT	2008	19,000	14,100	4,900	1
LU	2003	22,529	10,300	12,229	8
LU	2008	27,205	12,431	14,774	8
MT	2002	3,546	1,696	1,850	3
MT	2008	3,985	2,036	1,949	3
NL	1998	151,000 <sup>b</sup>	71,000 <sup>b</sup>	80,000 <sup>b</sup>	n.a.
NL	2008	157,000 <sup>b</sup>	74,000 <sup>b</sup>	83,000 <sup>b</sup>	2.2
PL	1998	n.a.	n.a.	n.a.	n.a.
PL	2008	n.a.	n.a.	n.a.	n.a.
PT	1998	63,797	21,991	41,806	3
PT	2008	70,014	31,771	38,243	2
RO	1998	49,522 <sup>c</sup>	n.a.	n.a.	0.8 <sup>c</sup>
RO	2008	71,622	n.a.	n.a.	1.1

Country	Year	Total Employees	Female Employees	Male Employees	Total sectoral employees as % of total employees in economy
SE	1998	n.a.	n.a.	n.a.	n.a.
SE	2008	n.a.	n.a.	n.a.	n.a.
SI	1998	11,348	8,705	2,643	2
SI	2008	13,891	9,988	3,903	2
SK	1998	24,798	18,215	6,583	1.3
SK	2008	23,805	17,164	6,641	1.2
UK	1998	643,026	375,071	267,965	3
UK	2009	570,229	309,222	261,007	2

<sup>a</sup> = Data questioned by UNI Italian affiliates (they claim it is too high)

<sup>b</sup> = data questioned by NVB (it claims it is too high)

<sup>c</sup> = 2004

<sup>d</sup> = Data questioned by COMFIA CCOO and AEB (they claim it is too high)

**Table 5: Determining the 'sector relatedness' of an organisation**

Scope	Question in the standardised questionnaire to all correspondents	Possible answers	Notes and Explanations
Domain of the organisation within the sector	Does the union's/employer organisation's domain embrace potentially all employees in the banking sector?	Yes/No	This question has not been asked directly in the questionnaire, but is considered to be 'Yes' if <b>all</b> of the five following sub-questions are ' <b>yes</b> '. It is considered to be 'No', if <b>at least one</b> of the following sub-questions is answered with ' <b>no</b> '.

Scope	Question in the standardised questionnaire to all correspondents	Possible answers	Notes and Explanations
	...cover 'basically all' groups of employees (min.: blue-collar, white-collar) in the banking sector?	Yes/No	This question refers to the organisation's scope of the sector with regard to different types of employment contracts, etc. As the contractual forms are rather heterogeneous, the minimum requirement to answer this question with 'yes' would be the fact that both blue-collar and white-collar workers are potentially covered by the organisation's domain.
	...cover the 'whole' banking sector in terms of economic activities, (i.e. including all sub-activities)	Yes/No	This question refers to the economic sub-activities of the NACE code chosen. In the spreadsheet part of the questionnaire, correspondents have been provided with a detailed breakdown of sub-activities down to the four-digit level.
	... cover employees in all types of companies (all types of ownership: private, public...) in the banking sector?	Yes/No	This question refers to ownership. Some organisations might for instance limit their domain to domestically owned, or to public sector companies/employees only.
	... cover employees in enterprises of all sizes in the banking sector?	Yes/No	Often, organisations limit their domain to enterprises by size class (e.g. SMEs only).
	...cover all occupations in the banking sector?	Yes/No	Some organisations (notably trade unions) delimit their domain to certain occupations only. This sub-question intends to identify these occupational organisations.
<b>Domain of the organisation outside the sector</b>	Does the union also represent members outside the banking sector?	Yes/No	This question is again being asked directly to the correspondents.

*Source: Standardised Excel-based questionnaire, sent to EIRO National correspondents.*

**Table 6: Domain coverage and membership of trade unions in banking,  
2008/9/10**

Country	Trade Union	Type of membership	Domain coverage	Membership				
				Members	Members active	Members sector	Members sector active	Female membership (%) of total membership
AT	GPA-djp	voluntary	overlap	260,000	180,000	n.a.	20,700	44
BE	ACLVB-CGSLB	voluntary	overlap	265,123	n.a.	n.a.	n.a.	n.a.
BE	BBTK-SETCA*	voluntary	overlap	382,291	n.a.	n.a.	n.a.	n.a.
BE	CNE*	voluntary	overlap	157,190	104,172	n.a.	n.a.	64
BE	LBC-NVK*	voluntary	overlap	315,056	252,045	9,763	n.a.	60
BG	ITUE- Unicredit Bulbank*	voluntary	sectionalism	1,970	1,970	1,970	1,970	n.a.
BG	NBU /CITUB*	voluntary	congruence	1,798	1,798	1,798	1,798	84
BG	UEWUBB*	voluntary	sectionalism	2,805	2,805	2,805	2,805	n.a.
CY	ETKY	voluntary	congruence	n.a.	10,671	n.a.	10,671	56
CZ	OSPPP	voluntary	overlap	9,160	8,357	7,246	6,587	83
DE	DBV*	voluntary	overlap	20,400	n.a.	n.a.	n.a.	n.a.
DE	DHV-Die Berufsgewerkschaft*	voluntary	sectional overlap	77,180	n.a.	n.a.	n.a.	n.a.
DE	verdi*	voluntary	overlap	2,238,200	n.a.	n.a.	n.a.	54
DK	Finansforbundet, FF	voluntary	overlap	54,685	46,632	53,300	45,300	54
ES	CIG-BANCA*	voluntary	sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
ES	COMFIA-CCOO*	voluntary	overlap	118,447	105,268	75,255	67,060	45
ES	CSICA*	voluntary	sectionalism	12,000	n.a.	12,000	n.a.	n.a.



Country	Trade Union	Type of membership	Domain coverage	Membership				
				Members	Members active	Members sector	Members sector active	Female membership (%) of total membership
ES	ELA-ZERBITZUAK*	voluntary	sectional overlap	24,909	n.a.	n.a.	n.a.	n.a.
ES	FESIBAC-CGT*	voluntary	sectional overlap	8,000	n.a.	n.a.	n.a.	n.a.
ES	FeS-UGT*	voluntary	overlap	135,000	101,250	74,913	62,214	45
ES	FITC*	voluntary	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
FI	Suora*	voluntary	sectional overlap	30,700	25,300	25,000	17,500	n.a.
FI	Sefe*	voluntary	sectional overlap	47,200	27,000	2,200	2,200	n.a.
FR	CFDT Banques et Sociétés Financières*	voluntary	congruence	18,000-20,000	18,000-20,000	18,000-20,000	18,000-20,000	54
FR	CFTC-Banques*	voluntary	congruence	n.a.	n.a.	n.a.	n.a.	n.a.
FR	FO Banques*	voluntary	congruence	n.a.	n.a.	n.a.	n.a.	60
FR	FSPBA*	voluntary	overlap	11,000	10,000	11,000	10,000	60
FR	SNB-CFE-CGC*	voluntary	sectionalism	17,500	16,000	17,500	16,000	45
GR	OTOE*	voluntary	overlap	54,000	54,000	56,663	56,663	49
HU	BBDSZ	voluntary	sectional overlap	10,000	9,000	8,000	7,000	70
HU	KASZ	voluntary	sectional overlap	19,000	18,000	3,500	3,000	80
IE	IBOA	voluntary	overlap	15,052	n.a.	14,600	n.a.	77
IE	Mandate	voluntary	sectional overlap	45,206	n.a.	600	n.a.	66

Country	Trade Union	Type of membership	Domain coverage	Membership				
				Members	Members active	Members sector	Members sector active	Female membership (%) of total membership
IE	SIPTU	voluntary	sectional overlap	216,881	n.a.	n.a.	n.a.	37
IE	Unite	voluntary	sectional overlap	40,363	n.a.	3,500	n.a.	41
IT	DIRCREDITO*	voluntary	sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
IT	FABI*	voluntary	overlap	92,000	92,000	n.a.	n.a.	n.a.
IT	FALCRI*	voluntary	overlap	20,000	20,000	19,000	19,000	50
IT	FIBA*	voluntary	overlap	90,000	90,000	70,000	70,000	50
IT	FISAC*	voluntary	overlap	n.a.	n.a.	n.a.	n.a.	n.a.
IT	SILCCO*	voluntary	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
IT	SILCEA*	voluntary	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
IT	SINADI*	voluntary	sectionalism	1.060	897	1.060	897	30
IT	SINFUB*	voluntary	overlap	7,680	4,794	5,023	4,646	11
IT	UGL CREDITO*	voluntary	overlap	n.a.	n.a.	n.a.	n.a.	n.a.
IT	UILCA*	voluntary	overlap	44,698	44,698	n.a.	n.a.	n.a.
LU	ALEBA*	voluntary	overlap	n.a.	12,000	n.a.	n.a.	n.a.
LU	LCGB SESF*	voluntary	overlap	n.a.	n.a.	n.a.	n.a.	n.a.
LU	OGB-L SBA*	voluntary	overlap	n.a.	n.a.	n.a.	n.a.	n.a.
MT	GWU*	voluntary	overlap	41,343	34,543	1,450	1,450	18
MT	MUBE*	voluntary	overlap	3,020	2,920	2,870	2,770	50
NL	BVV*	voluntary	overlap	n.a.	n.a.	n.a.	600	n.a.
NL	CNV Dienstenbond*	voluntary	overlap	37,143	n.a.	n.a.	2,810	32

Country	Trade Union	Type of membership	Domain coverage	Membership				
				Members	Members active	Members sector	Members sector active	Female membership (%) of total membership
NL	De Unie*	voluntary	overlap	n.a.	n.a.	n.a.	8,500	n.a.
NL	FNV BG*	voluntary	overlap	480,000	380,000	n.a.	12,443	22
PL	NSZZ Solidarnosc – Banking Section*	voluntary	congruence	5,200	n.a.	5,200	n.a.	n.a.
PL	ZZZ Banko Pekao S.A.*	voluntary	sectionalism	1,620	1,600	1,620	1,600	50
PL	ZZP Banku Pekao S.A.*	voluntary	sectionalism	2,600	2,500	2,600	2,500	n.a.
PL	ZZP BGZ S.A.	voluntary	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
PT	SBN*	voluntary	sectionalism	17,900	9,800	17,900	9,800	40
PT	SBSI*	voluntary	sectionalism	47,909	25,009	47,909	25,009	36
PT	SIB*	voluntary	congruence	n.a.	n.a.	n.a.	n.a.	n.a.
PT	SIBACE*	voluntary	sectionalism	5,000 <sup>a</sup>	2,500 <sup>a</sup>	5,000 <sup>a</sup>	2,500 <sup>a</sup>	n.a.
PT	SINTAF*	voluntary	congruence	n.a.	n.a.	n.a.	n.a.	n.a.
PT	SNQTB*	voluntary	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
PT	STEC*	voluntary	sectional overlap	4,914	n.a.	n.a.	n.a.	n.a.
RO	FSAB	voluntary	overlap	8,000	8,000	7,800	7,800	75
SE	Finansförbundet*	voluntary	overlap	38,700	30,500	30,000	25,000	57
SE	SACO*	voluntary	sectional overlap	n.a.	n.a.	n.a.	n.a.	n.a.
SI	SBS*	voluntary	sectionalism	5,500	5,500	5,500	5,500	75
SI	Sindikat NLB*	voluntary	sectionalism	3,000	3,000	3,000	3,000	75
SK	OZ PPaP	voluntary	overlap	7,000	6,000	5,000	4,500	70

Country	Trade Union	Type of membership	Domain coverage	Membership				
				Members	Members active	Members sector	Members sector active	Female membership (%) of total membership
UK	Alliance for Finance*	voluntary	congruence	200,000	200,000	200,000	200,000	n.a.
UK	Unite*	voluntary	overlap	1,572,995	1,572,995	150,000	150,000	24

\* Domain overlap.

*n.a.* = not available

<sup>a</sup> = 2005

**Table 7: Density, collective bargaining, consultation and affiliations of trade unions in banking, 2008/9/10**

Country	Trade unions	Union densities (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Domain total	Domain active	Sector	Sector active	Sectoral domain	Sectoral domain active			
AT	GPA-djp	23	16	n.a.	25	n.a.	25	yes	yes	ÖGB; EPSU, EFFAT, EFJ, EMCEF, UNI Europa – Finance
BE	ACLVB-CGSLB	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	UNI Europa – Finance
BE	BBTK-SETCA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	ABVV-FGTB; UNI Europa – Finance
BE	CNE	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	ACV-CSC; UNI Europa – Finance
BE	LBC-NVK	n.a.	n.a.	n.a.	16	n.a.	n.a.	yes	yes	ACV-CSC; UNI Europa – Finance
BG	ITUE- Unicredit Bulbank	49	49	5	5	49	49	yes	yes	FTUFB
BG	NBU /CITUB	4	4	4	4	4	4	yes	yes	CITUB
BG	UEWUBB	86	86	7	7	86	86	yes	yes	FTUFB
CY	ETVK	n.a.	82	n.a.	82	n.a.	82	yes	no	UNI Europa – Finance
CZ	OSPPP	n.a.	n.a.	n.a.	21	n.a.	21	yes	yes	CMCTU; UNI Europa – Finance
DE	DBV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	---
DE	DHV-Die Berufsgewerkschaft	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	CGB; CESI

Country	Trade unions	Union densities (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Domain total	Domain active	Sector	Sector active	Sectoral domain	Sectoral domain active			
DE	verdi	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	DGB; UNI Europa – Finance
DK	Finansforbundet, FF	68	58	82	70	82	70	yes	yes	FTF; UNI Europa – Finance
ES	CIG-BANCA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	---
ES	COMFIA-CCOO	n.a.	n.a.	n.a.	22	n.a.	22	yes	no	UNI Europa – Finance, Eurocadres
ES	CSICA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	---
ES	ELA-ZERBITZUAK	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	UNI Europa – Finance
ES	FESIBAC-CGT	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	---
ES	FeS-UGT	n.a.	n.a.	n.a.	20	n.a.	20	yes	no	UNI Europa – Finance
ES	FITC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	---
FI	Suora	n.a.	75	n.a.	75	n.a.	70	yes	yes	STTK; UNI Europa – Finance
FI	Sefe	n.a.	70	n.a.	7	n.a.	64	yes <sup>b</sup>	yes	AKAVA; UNI Europa – Finance
FR	CFDT Banques et Sociétés Financières	4	4	4	4	4	4	yes	no	CFDT; UNI Europa – Finance
FR	CFTC-Banques	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	CFTC
FR	FO Banques	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	CGT-FO; UNI Europa – Finance
FR	FSPBA	n.a.	n.a.	2	2	n.a.	n.a.	yes	no	CGT; UNI Europa – Finance

Country	Trade unions	Union densities (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Domain total	Domain active	Sector	Sector active	Sectoral domain	Sectoral domain active			
FR	SNB -CFE-CGC	10	9	4	3	10	9	yes	no	CFE-CGC; EFPPC
GR	OTOE	85	85	85	85	85	85	yes	yes	GSEE; UNI Europa – Finance
HU	BBDSZ	35	30	12	11	13	12	yes	yes	MSZOSZ; UNI Europa – Finance
HU	KASZ	19	17	8	7	9	8	yes	yes	MSZOSZ; UNI Europa – Commerce
IE	IBOA	n.a.	n.a.	n.a.	37	n.a.	n.a.	yes	yes	ICTU; UNI Europa – Finance
IE	Mandate	n.a.	n.a.	n.a.	2	n.a.	n.a.	yes	no	ICTU
IE	SIPTU	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	ICTU
IE	Unite	n.a.	n.a.	n.a.	9	n.a.	n.a.	yes	yes	ICTU
IT	DIRCREDITO	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	FEDERDIRIGENTI; FECEC, CEC, EFES, UNI Europa – Finance
IT	FABI	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	UNI Europa – Finance
IT	FALCRI	5	5	5	5	5	5	yes	yes	CONFESAL; UNI Europa – Finance
IT	FIBA	n.a.	n.a.	18	18	18	18	yes	yes	CISL; UNI Europa – Finance
IT	FISAC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	CGIL; UNI Europa – Finance
IT	SILCCO	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	FIDICC

Country	Trade unions	Union densities (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Domain total	Domain active	Sector	Sector active	Sectoral domain	Sectoral domain active			
IT	SILCEA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	---
IT	SINADI	4	3	1	0	1	0	yes	n.a.	<i>FIDICC</i> ; CEC
IT	SINFUB	n.a.	n.a.	1	1	1	1	yes	yes	<i>CUQ</i> ; CEC
IT	UGL CREDITO	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	<i>UGL</i>
IT	UILCA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	<i>UIL</i> ; UNI Europa – Finance
LU	ALEBA	n.a.	38	n.a.	n.a.	n.a.	n.a.	yes	yes	<i>NGL-SNEP</i> ; UNI Europa – Finance
LU	LCGB SESF	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	<i>LCGB</i> ; UNI Europa – Finance
LU	OGB-L SBA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	<i>OGB-L</i> ; UNI Europa – Finance
MT	GWU	24	20	36	36	36	36	yes	yes	EPSU, UNI Europa – Finance, EURO WEA, FERPA, Eurocadres, ETF, EFBWW, EMF, EFFAT
MT	MUBE	70	68	72	70	72	70	yes	yes	<i>CMTU</i> ; UNI Europa – Finance
NL	BVV	n.a.	n.a.	n.a.	0	n.a.	0	yes	yes	<i>Vakcentrale MHP</i>
NL	CNV Dienstenbond	n.a.	n.a.	n.a.	2	n.a.	2	yes	no	<i>CNV</i> ; UNI Europa – Finance
NL	De Unie	n.a.	n.a.	n.a.	5	n.a.	5	yes	yes	<i>Vakcentrale MHP</i> ; UNI Europa – Finance
NL	FNV BG	12	12	n.a.	8	n.a.	8	yes	no	<i>FNV</i> ; UNI Europa – Finance



Country	Trade unions	Union densities (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Domain total	Domain active	Sector	Sector active	Sectoral domain	Sectoral domain active			
PL	NSZZ Solidarnosc – Banking Section	3	n.a.	3	n.a.	3	n.a.	yes	yes	NSZZ Solidarnosc; UNI Europa – Finance
PL	ZZZ Banku Pekao S.A.	8	8	1	1	8	8	yes	n.a.	FZZ
PL	ZZP Banku Pekao S.A.	14	13	1	1	14	13	yes	n.a.	OPZZ
PL	ZZP BGZ S.A.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	---
PT	SBN	100	58	26	14	100	58	yes	yes	UGT, FEBASE; UNI Europa – Finance, SCECBU
PT	SBSI	100	57	68	36	100	57	yes	yes	UGT, FEBASE; UNI Europa – Finance
PT	SIB	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	USI
PT	SIBACE	57	28	7	4	57	28	yes	yes	UGT, FEBASE; UNI Europa – Finance
PT	SINTAF	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	---
PT	SNQTB	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	USI; CEC
PT	STEC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	---
RO	FSAB	7	7	11	11	11	11	no <sup>c</sup>	no	CNS Cartel Alfa
SE	Finansförbundet	n.a.	45	n.a.	45	n.a.	45	yes	yes	TCO; UNI Europa – Finance
SE	SACO	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	PTK; UNI Europa – Finance, EMF, EMCEF, Eurocadres

Country	Trade unions	Union densities (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Domain total	Domain active	Sector	Sector active	Sectoral domain	Sectoral domain active			
SI	SBS	50	50	40	40	50	50	yes	yes	UNI Europa – Finance
SI	Sindikát NLB	75	75	21	21	75	75	yes	yes	---
SK	OZ PPaP	n.a.	n.a.	21	19	21	19	yes	yes	<i>KOZ SR</i> ; UNI Europa – Finance
UK	Alliance for Finance	35	35	35	35	35	35	yes	yes	---
UK	Unite	6	6	26	26	26	26	yes	yes	<i>TUC</i> ; UNI Europa – Finance

<sup>a</sup> = National affiliations placed in italics; for the national level, only cross-sectoral (i.e. peak-level) associations are listed; for the European level sectoral associations only.

n.a. = not available

<sup>b</sup> = collective bargaining involvement via higher-order unit

<sup>c</sup> = collective bargaining engagement envisaged for 2010, therefore this trade union is included in this report

**Table 8: Domain coverage and membership of employer/ business organisations in banking, 2008/9/10**

Country	Employer Organisation	Domain coverage	Membership				
			Type	Companies	Companies in sector	Employees	Employees in sector
AT	FVB	sectionalism	Compulsory	134	134	24,062	24,062
AT	ÖGV (corresponds to WKO-FVVB)	sectionalism	Voluntary	73	73	6,599	6,599
AT	ÖRV (corresponds to WKO-FVRB)	sectionalism	Voluntary	553	553	25,505	25,505
AT	ÖSV (corresponds to WKO-FVS)	sectionalism	Voluntary	63	63	15,535	15,535
AT	VÖBB	sectionalism	Voluntary	65	65	20,317	20,317
AT	VÖLHB (corresponds to WKO-FVLHB)	sectionalism	Voluntary	13	13	4,238	4,238
BE	FEBELFIN – BVB	congruence	Voluntary	84	84	61,532	61,532
BG	ABB	congruence	Voluntary	n.a.	n.a.	n.a.	n.a.
CY	KEST*	congruence	Voluntary	10	10	8,921	8,921
CY	ACCB*	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
CZ	CBA*	congruence	Voluntary	33	33	27,800	27,800
CZ	SBP*	overlap	Voluntary	18	7	45,426	30,000
DE	AGV Banken	sectionalism	Voluntary	140	140	160,000	160,000
DE	AVR	sectionalism	Voluntary	1,050	1,050	146,000	146,000
DE	BdB	sectionalism	Voluntary	220	220	n.a.	n.a.
DE	BVR	sectionalism	Voluntary	1,170	1,170	158,300	158,300
DE	DSGV	sectionalism	Voluntary	620	620	366,500	366,500

Country	Employer Organisation	Domain coverage	Membership				
			Type	Companies	Companies in sector	Employees	Employees in sector
DE	VKA*	sectional overlap	Voluntary	n.a.	n.a.	n.a.	n.a.
DE	VÖB*	sectionalism	Voluntary	50	50	70,000	70,000
DK	FA	sectional overlap	Voluntary	224	171	71,776	52,854
DK	DBA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
DK	SDA	sectionalism	n.a.	n.a.	n.a.	n.a.	n.a.
EE	Eesti Pangaliit	sectionalism	Voluntary	11	11	4,500	4,500
ES	ACARL	sectionalism	Voluntary	45	45	81,000	81,000
ES	AEB	sectionalism	Voluntary	96	96	107,822	107,822
ES	AEF*	sectionalism	Voluntary	26	26	n.a.	n.a.
ES	AEL*	sectional overlap	Voluntary	42	38	n.a.	n.a.
ES	ASNEF*	sectional overlap	Compulsory	n.a.	n.a.	n.a.	n.a.
ES	CECA	sectionalism	Voluntary	45	45	132,000	132,000
ES	UNACC	sectionalism	Voluntary	n.a.	n.a.	n.a.	n.a.
FI	FK	sectional overlap	voluntary	470	300	43,000	25,000
FI	FSBA	sectionalism	n.a.	40	40	n.a.	n.a.
FR	AFB	sectionalism	Voluntary	243	243	205,000	205,000
FR	ASF	sectionalism	Voluntary	n.a.	n.a.	n.a.	n.a.
FR	BPCE	sectionalism	Voluntary	37	37	126,000	126,000
FR	FNCA	sectionalism	Voluntary	n.a.	n.a.	n.a.	n.a.
FR	CNCM	sectionalism	Voluntary	n.a.	n.a.	n.a.	n.a.
GR	AGCB	sectionalism	Voluntary	26	25	1,100	1,100

Country	Employer Organisation	Domain coverage	Membership				
			Type	Companies	Companies in sector	Employees	Employees in sector
GR	HBA	sectionalism	Voluntary	28	28	49,000	49,000
HU	Bankszövetség	sectionalism	Voluntary	38	38	10,000	10,000
HU	OTSZ	sectionalism	Voluntary	158	158	10,000	10,000
IE	IBEC – FSI*	overlap	Voluntary	7,500	150	n.a.	n.a.
IE	IBF*	congruence	Voluntary	100	100	40,000	40,000
IT	ABI	sectional overlap	Voluntary	1,418	559	383,000	343,432
IT	ACRI	sectionalism	Voluntary	n.a.	n.a.	n.a.	n.a.
IT	AGCI*	sectional overlap	Voluntary	6,874	75	21,418	1,002
IT	ASSOPOPOLARI	sectionalism	Voluntary	102	102	83,500	83,500
IT	FEDERCASSE*	sectionalism	Voluntary	480	480	35,000	35,000
LT	LBA	sectionalism	Voluntary	11	11	11,000	11,000
LT	LCKU	sectionalism	Voluntary	61	61	500	500
LU	ABBL	overlap	Voluntary	133	105	29,915	23,084
LV	ACB	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
MT	MBA	overlap	Voluntary	22	22	3,900	3,900
NL	NVB	congruence	Voluntary	89	89	157,000	157,000
PL	KZBS*	sectionalism	Voluntary	270	270	n.a.	n.a.
PL	ZBP*	congruence	Voluntary	~160	~160	~165,000	~165,000
PT	APB*	congruence	Voluntary	25	25	55,000	55,000
PT	FENACAM*	sectional overlap	Voluntary	91	91	n.a.	n.a.
RO	ARB	sectionalism	Voluntary	6,552	6,552	65,000	65,000
SE	BAO	overlap	Voluntary	150	70	55,000	28,000

Country	Employer Organisation	Domain coverage	Membership				
			Type	Companies	Companies in sector	Employees	Employees in sector
SI	ZBS	sectionalism	Voluntary	34	34	10,000	10,000
SK	SBA	sectionalism	Voluntary	25	25	21,024	21,024
UK	BBA	sectionalism	Voluntary	260	260	419,400	419,400

\* Domain overlap

*n.a.* = not available

**Table 9: Density, collective bargaining, consultation and affiliations of employer/ business organisations in banking, 2008/9/10**

Country	Employer organisation	Density (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Companies			Employees					
		Do-main	Sec-tor	Sec-toral do-main	Do-main	Sec-tor	Sec-toral do-main			
AT	FVB	100	15	100	100	29	100	yes	yes	WKO
AT	ÖGV (corresponds to FVVB)	100	8	100	100	8	100	yes	yes	WKO; EACB
AT	ÖRV (corresponds to FVRB)	100	6	100	100	31	100	yes	yes	WKO; EACB
AT	ÖSV (corresponds to FVS)	100	7	100	100	19	100	yes	yes	WKO, ESBG
AT	VÖBB	49	7	49	84	25	84	yes	yes	EBF, EBF-BCESA
AT	VÖLHB (corresponds to FVLHB)	100	1	100	100	5	100	yes	yes	WKO; EAPB
BE	FEBELFIN – BVB	98	98	98	99	99	99	yes	yes	VBO-FEB; EBF, EBF-BCESA
BG	ABB	76-90	76-90	76-90	76-90	76-90	76-90	no	yes	EBF
CY	KEST	3	3	3	69	69	69	yes	no	EBF-BCESA
CY	ACCB	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	no	n.a.	EBF
CZ	CBA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	no	yes	EBF
CZ	SBP	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	EBF-BCESA
DE	AGV Banken	n.a.	1	n.a.	n.a.	24	n.a.	yes	n.a.	BDA; EBF-BCESA
DE	AVR	91-100	11	91-100	91-100	22	91-100	yes	no	---

Country	Employer organisation	Density (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Companies			Employees					
		Do-main	Sec-tor	Sec-toral do-main	Do-main	Sec-tor	Sec-toral do-main			
DE	BdB	n.a.	2	n.a.	n.a.	n.a.	n.a.	no	yes	EBF
DE	BVR	91-100	12	91-100	91-100	24	91-100	no	yes	DGRV; EACB
DE	DSGV	76-90	6	76-90	76-90	56	76-90	no	yes	VKA; ESG
DE	VKA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	CEEP
DE	VÖB	n.a.	1	n.a.	n.a.	11	n.a.	yes	n.a.	---
DK	FA	10-25	-n.a.	26-50	91-100	76-90	91-100	yes	yes	EBF-BCESA, EBTN, EFPA
DK	DBA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	no	n.a.	EBF
DK	SDA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	no	n.a.	EACB
EE	Eesti Pangaliit	51-75	26-50	51-75	91-100	51-75	91-100	no	yes	EBF, EPC
ES	ACARL	100	n.a.	100	100	26	100	yes	no	---
ES	AEB	n.a.	43	n.a.	n.a.	35	n.a.	yes	no	CEOE; EBF, EBF-BCESA
ES	AEF	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	---
ES	AEL	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	LEASEUROPE
ES	ASNEF	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	---
ES	CECA	100	n.a.	100	100	43	100	no	no	CEOE; ESG
ES	UNACC	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	no	EACB
FI	FK	12		n.a.	60	62	n.a.	yes	yes	EK; EBF, EBF-BCESA, CEA
FI	FSBA	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	no	n.a.	ESG
FR	AFB	73	34	73	53	42	53	yes	yes	MEDEF; EBF, EBF-



Country	Employer organisation	Density (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Companies			Employees					
		Do-main	Sec-tor	Sec-toral do-main	Do-main	Sec-tor	Sec-toral do-main			
										BCESA
FR	ASF	97	50	97	96	5	96	yes	no	MEDEF, EUROFINAS, LEASEUROPE
FR	BPCE	100	5	100	100	26	100	yes	n.a.	EACB, ESBG
FR	FNCA	100	7	100	100	15	100	yes	yes	EACB
FR	CNCM	100	2	100	100	7	100	yes	n.a.	EACB
GR	AGCB	91-100	10-25	91-100	91-100	0-9	91-100	no	yes	EACB
GR	HBA	26-50	10-25	26-50	76-90	51-75	76-90	no	yes	EBF, EBF-BCESA
HU	Bankszövetség	10-25	6	26-50	26-50	18	51-75	no	yes	EBF, EBF-BCESA
HU	OTSZ	91-100	27	91-100	91-100	18	91-100	no	yes	EACB
IE	IBEC – FSI	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	yes	IBEC
IE	IBF	n.a.	n.a.	n.a.	91-100	91-100	91-100	no	yes	EBF
IT	ABI	n.a.	n.a.	29	n.a.	89	97	yes	yes	EBF, EBF-BCESA, EMF
IT	ACRI	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	no	n.a.	ESBG
IT	AGCI	8	n.a.	n.a.	n.a.	0	n.a.	yes	yes	CECOP, COGECA, Cooperatives Europe
IT	ASSOPOPOLARI	n.a.	n.a.	n.a.	n.a.	22	n.a.	yes <sup>c</sup>	yes	ABI; EACB
IT	FEDERCASSE	96	n.a.	96	n.a.	9	n.a.	yes	yes	CONFCOOPERATIVE; EACB

Country	Employer organisation	Density (%)						Collective bargaining	Consultation	National and European affiliations <sup>a</sup>
		Companies			Employees					
		Do-main	Sec-tor	Sec-toral do-main	Do-main	Sec-tor	Sec-toral do-main			
LT	LBA	65	n.a.	65	79	58	79	no	yes	<i>ICC Lithuania</i> ; EBF, EPC
LT	LCKU	90	n.a.	90	96	3	96	no	yes	EACB
LU	ABBL	20	70	70	70	87	87	yes	yes	<i>UEL</i> ; EBF, EBF-BCESA
LV	ACB	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	EBF
MT	MBA	n.a.	n.a.	n.a.	91	98	98	no	yes	EBF, (EBF-BCESA)
NL	NVB	100	100	100	100	100	100	yes	no	<i>VNO-NCW, AWWN</i> ; EBF, EBF-BCESA
PL	KZBS	n.a.	42	n.a.	n.a.	n.a.	n.a.	no	yes	EACB
PL	ZBP	n.a.	n.a.	n.a.	90	90	90	no	yes	EBF, EBF-BCESA
PT	APB	n.a.	n.a.	n.a.	80-90	80-90	80-90	no <sup>b</sup>	yes	EBF, EBF-BCESA
PT	FENACAM	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	yes	n.a.	EACB
RO	ARB	91-100	98	98	91-100	91	91	no	yes	<i>ACPR</i> ; EBF, EMF
SE	BAO	n.a.	n.a.	n.a.	n.a.	50	50	yes	yes	EBF, EBF-BCESA
SI	ZBS	40	n.a.	40	90	80	90	yes	yes	EBTN
SK	SBA	96	n.a.	96	99	89	99	yes	yes	<i>RUZ SR</i> ; EBF, EBF-BCESA
UK	BBA	76-90	n.a.	76-90	51-75	74	51-75	no	yes	<i>CBI</i> ; EBF, (EBF-BCESA)

<sup>a</sup> = *National affiliations placed in italics; for the national level, only cross-sectoral (i.e. peak-level) associations are listed; for the European level sectoral associations only; affiliation in parenthesis means indirect affiliation via lower-order units.*

<sup>b</sup> = *de facto coordination of individual enterprise collective bargaining, but no formal signatory competence*

<sup>c</sup> = *currently not involved in collective bargaining (employees of institutions affiliated to Assopolari, and ACRI, are covered by the agreement signed by ABI), but Assopolari is still equipped with the capacity to conclude collective agreements*

*n.a. = not available*

**Table 10: The system of sectoral collective bargaining (2009/10)**

Country	CBC (%) (estimates)	Share of MEB in total CBC (%) (estimates)	Extension practices <sup>a</sup>
AT	100	>98	(2)
BE	100	100 <sup>b</sup>	2
BG	25	0	n/a
CY	98	70	0
CZ	80-90	100 <sup>b</sup>	0
DE	64-88	MEB prevailing	0
DK	80	100 <sup>b</sup>	0
EE	n.a.	n.a.	0
ES	~95	~95	2
FI	~90	100	2
FR	Almost 100	99 <sup>b</sup>	2
GR	100 <sup>c</sup>	0 <sup>c</sup>	(2)
HU	39	0	0
IE	50-55 <sup>d</sup>	MEB prevailing <sup>d</sup>	0
IT	100	100 <sup>b</sup>	(2)
LT	n.a.	0	n/a
LU	100	100	2
MT	58	0	n/a
NL	Almost 100	~13	0
PL	~30	0	n/a
PT	Almost 100	0 (70 <sup>e</sup> )	0

Country	CBC (%) (estimates)	Share of MEB in total CBC (%) (estimates)	Extension practices <sup>a</sup>
RO	100	100	2
SE	Almost 100	Almost 100	1
SI	98	100 <sup>b</sup>	2
SK	Almost 90	100 <sup>b</sup>	0
UK	20	0	0

*CBC = collective bargaining coverage: employees covered as a percentage of the total number of employees in the sector*

*MEB = multi-employer bargaining relative to single-employer bargaining*

*Extension practices (including functional equivalents to extension provisions, i.e. obligatory membership and labour court rulings):*

<sup>a</sup> = 0 = no practice, 1 = limited/exceptional, 2 = pervasive. Cases of functional equivalents are put in parentheses.

<sup>b</sup> = supplemented/complemented by single-employer agreements

<sup>c</sup> = refers to the years 2008 and 2009, where wage was determined by national arbitration board rather than genuine collective bargaining

<sup>d</sup> = up to December 2009

<sup>e</sup> = de facto coordination of enterprise collective bargaining by APB

*n.a. = not available*

*n/a = not applicable*

**Table 11: Tripartite sector-specific boards of public policy (2009/10)**

Country	Name of the body and scope of activity	Origin	Trade unions participating	Business associations participating
FR	Advisory Committee for the Financial Sector	Statutory	CFTC, CGT, CGT-FO, CFE-CGC, CFDT	FBF, FNCA, CNCM, ASF, etc.
UK	Financial Services Skills Council – addresses the issue of skills and lifelong learning	Statutory	Unite	BBA

**Table 12: UNI Europa – Finance Membership (2009/10)<sup>+</sup>**

<b>Country</b>	<b>Members</b>
AT	GPA-djp
BE	BBTK/SETCa, CNE/GNC, LBC/NVK, ACLVB/CGSLB
BG	---
CY	ETYK
CZ	OSPPP
DE	Ver.di
DK	FF
EE	---
ES	COMFIA-CCOO, FeS-UGT
FI	Suora, Sefe
FR	CFDT Banques, FO Banques, FSPBA
GR	HFBEU
HU	BBDSZ
IE	IBOA
IT	FIBA, FISAC, FALCRI, UILCA
LT	---
LU	OGB-L SBA, LCGB SESF, ALEBA
MT	GWU, MUBE
NL	FNV Bondgenoten, De Unie
PL	NSZZ Solidarnosc – Banking Section
PT	SBN, SBSI, SIBACE

Country	Members
RO	---
SE	Finansförbundet, SACO
SI	SBS
SK	OZ PPaP
UK	Unite

*+ Membership list confined to the sector-related associations of the countries under consideration.*

*All unions listed are involved in sector-related collective bargaining.*



**Table 13: Membership of sector-related European employer organisations  
(2009/10)<sup>+</sup>**

<b>Country</b>	<b>EBF/ EBF-BCESA</b>	<b>EACB</b>	<b>ESBG</b>
AT	VÖBB*	ÖGV (FVVB)*, ÖRV (FVRB)*	ÖSV (FVS)*
BE	FEBELFIN-BVB*	---	---
BG	ABB <sup>a</sup>	Central Co-operative Bank <sup>d</sup>	---
CY	KEST* <sup>b</sup> , ACCB <sup>a</sup>	Co-operative Central Bank <sup>d</sup>	---
CZ	CBA <sup>a</sup> , SBP* <sup>b</sup>	---	Ceska Sporitelna AS <sup>d</sup>
DE	AGV Banken* <sup>b</sup> , BdB <sup>a</sup>	BVR, DZ Bank <sup>d</sup>	DSGV
DK	FA*, DBA <sup>a</sup>	SDA	3 S Group <sup>d</sup>
EE	Eesti Pangaliit <sup>a</sup>	---	---
ES	AEB*	UNACC*	CECA
FI	FK*	OP-Pohjola Group & Pohjola Bank p.l.c. <sup>d</sup>	FSBA
FR	AFB*	BPCE*, FNCA*, CNCM*	BPCE*
GR	HBA	AGCB	Hellenic Postbank <sup>d</sup>
HU	Bankszövetség	OTSZ	OTP Bank p.l.c. <sup>d</sup>
IE	IBF <sup>a</sup>	---	---
IT	ABI*	ASSOPOPOLARI***, FEDERCASSE*	ACRI
LT	LBA <sup>a</sup>	LCKU	---
LU	ABBL*	Banque Raiffeisen <sup>d</sup>	Banque et Caisse

Country	EBF/ EBF-BCESA	EACB	ESBG
			d'Epargne de l'Etat <sup>d</sup>
LV	ACB** <sup>a</sup>	---	Latvijas Krajbanka <sup>d</sup>
MT	MBA <sup>c</sup> , HBSC <sup>b,d</sup>	---	Bank of Valletta p.l.c. <sup>d</sup>
NL	NVB*	Rabobank Nederland <sup>d</sup>	SNS Reaal <sup>d</sup>
PL	ZBP	KZBS	PKO Bank Polski SA <sup>d</sup>
PT	APB	FENACAM*	Caixa Económica da Misericórdia de Angra do Heroísmo <sup>d</sup> , Montepio <sup>d</sup> , Caixa Geral <sup>d</sup>
RO	ARB <sup>a</sup>	Central Co-operatist Bank Creditcoop <sup>d</sup>	Casa de Economii si Consemnatiuni <sup>d</sup>
SE	BAO*	Landshypotek AB <sup>d</sup>	Swedbank <sup>d</sup>
SI	---	Delelna banka Slovenije d.d. <sup>d</sup>	---
SK	SBA*	---	Slovenska Sporitelna AS <sup>d</sup>
UK	BBA <sup>c</sup> , HSBC <sup>b,d</sup> , RBS <sup>b,d</sup>	The Co-operative Bank p.l.c. <sup>d</sup>	Lloyds Banking Group <sup>d</sup>

+ *Membership list confined to the sector-related associations of the countries under consideration.*

\* *Involved in sector-related collective bargaining*

\*\* *No information available on collective bargaining involvement*

\*\*\* *Capable of conducting collective bargaining, but currently not directly involved in bargaining*

<sup>a</sup> *= only EBF member*

<sup>b</sup> *= only BCESA member*

<sup>c</sup> *= EBF member and indirectly affiliated to BCESA via lower-level unit*

<sup>d</sup> *= company member rather than association; no information available on collective bargaining involvement*

**Table 14: Complete List of UNI Europa – Finance members in the EU27**

*(not all included in this study)<sup>5</sup>*

Country	Abbreviation	Full name
AT	GPA-DJP-AT	Gewerkschaft der Privatangestellten, Druck, Journalismus, Papier
BE	CGSLB / ALCVB-BE	Centrale Générale des Syndicats Libéraux de Belgique
	CGSLB / ALCVB-BE	Centrale Générale des Syndicats Libéraux de Belgique
	CGSP-POSTE-BE	Centrale Générale des Services Publics – Secteur Poste
	CNE-CSC-BE	Centrale Nationale des Employés
	LBC-NVK-BE	Landelijke Bediendencentrale – Nationaal Verbond voor Kaderpersoneel
	SETCA-BBTK-BE	Syndicat des Employés, Techniciens et Cadres de Belgique
CY	BASS-CY	Cyprus Turkish Office, Bank, Insurance and Commerce Employees Union
	ETVK-CY	Cyprus Union of Bank Employees
	OVIEK-SEK-CY	Cyprus Industrial Workers Federation
CZ	OSPPP-CZ	Trade Union of Banking and Insurance Employees
DK	DFL-DK	Danske Forsikringsfunktionærers

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<sup>5</sup> The list includes national trade unions covering not only the banking sector as defined in this study, but the whole financial sector.

Country	Abbreviation	Full name
		Landsforening
	DJOF-DK	The Danish Association of Lawyers and Economists
	FINSANSFORBUNDET-DK	Finansforbundet
	KS-DK	Forbundet Kommunikation og Sprog
FI	BOF-SU-FI	Bank of Finland Staff Union
	SEFE-FI	The Finnish Association of Graduates in Economics and Business
	SUORA-FI	Ammattiliitto Suora
	VVL-FI	Vakuutusväen Liitto VVL ry
FR	CFDT-CADRES-FR	Union Confédérale des Ingénieurs et Cadres CFDT
	FDS-CFDT-FR	Fédération des Services CFDT
	FEC-FO-FR	Fédération des Employés et Cadres, Force Ouvrière
	FFSBSF-CFDT-FR	Fédération Française des Syndicats de Banques et Sociétés Financières CFDT
	FGA-CFDT-FR	Fédération générale agroalimentaire – CFDT
	FINANCES-CGT-FR	Fédération des Finances CGT
	FO-FINANCES-FR	Fédération des Finances – FO
	FSPBA-CGT-FR	Fédération CGT des Syndicats du Personnel de la Banque et de l'Assurance
	UGICT-CGT-FR	Union Générale des Ingénieurs, Cadres et Techniciens – CGT
DE	VER.DI-DE	Vereinte Dienstleistungsgewerkschaft

<b>Country</b>	<b>Abbreviation</b>	<b>Full name</b>
GR	OASE-GR	Greek Federation of Insurance Employee Unions
	OTOE-GR	Greek Federation of Bank Employee Unions
HU	BBDSZ-HU	Federation of Unions of the Finance Sector
	BBDSZSZ-HU	Bankok, Biztosítók Dolgozói Szakszervezeteinek Szövetsége
IE	AMICUS-IE	Amicus the Union
	IBOA-IE	IBOA – The Finance Union
	IPG-IE	Irish Print Group Siptu
	MANDATE-IE	Mandate, The Union of Retail, Bar and Administrative Workers
	SIPTU-IE	Service Industrial Professional And Technical Union
IT	DIRCREDITO-IT	DIRCREDITO
	FABI-IT	Federazione Autonoma Bancari Italiani
	FALCRI-IT	Federazione Autonoma Lavoratori del Credito e del Risparmio Italiani
	FIBA-CISL-IT	Federazione Italiana Bancari e Assicurativi
	FISAC-CGIL-IT	Federazione Italiana Sindacale Lavoratori Assicurazioni e Credito
	FNA-IT	Federazione Nazionale Assicuratori
	SNFIA-IT	Sindacato Nazionale Funzionari Imprese Assicuratrici

<b>Country</b>	<b>Abbreviation</b>	<b>Full name</b>
	UILCA-IT	Credito e Assicurazioni UIL C.A.
LT	LFU-LT	Lithuania Finance Union
	LTUCCE-LT	Lithuanian Trade Union of Commercial and Cooperative Employees
LU	A-BCL-LU	Association Professionnelle des Agents de la BCL
	ALEBA-LU	Association Luxembourgeoise des Employés de Banque et d'Assurance a.s.b.l.
	LCGB-CLSC-LU	Confédération Luxembourgeoise des Syndicats Chrétiens
	OGB-L-LU	Confédération Sydicale Indépendante du Luxembourg
MT	GWU-MT	General Workers' Union
	MUBE-MT	Malta Union of Bank Employees
NL	DE UNIE-NL	De Unie
	DE UNIE-NL	De Unie
	DIENSTENBOND-NL	Dienstenbond CNV
	FNV BONDGENOTEN-NL	FNV Bondgenoten
	FNV ZZP-NL	FNV Zelfstandigen
PL	BANKOWIEC-PL	NSZZ Pracowników Bankowosci 'BANKOWIEC'
	NSZZ-COMMERCE-PL	National Section of Commerce Workers of NSZZ Solidarnosc
	SKB NSZZ-PL	National Section of Bank Workers of NSZZ 'Solidarnosc'

Country	Abbreviation	Full name
PT	SBC-PT	Sindicato dos Bancários do Centro
	SBN-PT	Sindicato dos Bancários do Norte
	SBSI-PT	Sindicato dos Bancários do Sul e Ilhas
	SERS-PT	Sindicato dos Engenheiros da Região Sul
	SINAPSA-PT	Sindicato Nacional dos Profissionais de Seguros e Afins
	STAS-PT	Sindicato dos Trabalhadores da Actividade Seguradora
SK	OZ PPAP-SK	Odborovy Zväz Pracovníkov Penazníctva a Poist'ovníctva
SI	SBU / SBS-SI	Slovenian Banking Union
ES	COMFIA CC.OO-ES	Federación de Servicios Financieros y Administrativos de CC.OO.
	ELA/STV-ES	ELA/STV Euskal Langileen Alkartasuna / Solidarity of Basque Workers
	FES-UGT-ES	Federación de Servicios
SE	CIVILEKONOMERNA-SE	Swedish Association of Graduates in Business Administration and Economics
	FSU-S-SE	Finansförbundet – Financial Union Sector of Sweden
	FTF-SE	FTF – Facket för försäkring och finans
	FTF-SE	FTF – Facket för försäkring och finans
	JUSEK-SE	JUSEK
	SEKO-SE	Facket för Service och Kommunikation



Country	Abbreviation	Full name
	ST-SE	Fackförbundet ST
	UNIONEN-SE	Unionen
UK	ACCORD-UK	ACCORD
	CWU-UK	Communication Workers Union
	GMB-UK	GMB
	UNITE THE UNION-UK	Unite the Union

**Table 15: List of abbreviations used in Banking**

Country	Abbreviation	Full Name
AT	FVB	Federal Association of Banks and Bankers
	GPA-djp	Union of Salaried Employees, Graphical Workers and Journalists
	ÖGB	Austrian Trade Union Federation
	ÖGV	Austrian Association of Co-operative Banks
	ÖRV	Austrian Association of Raiffeisen type Banks
	ÖSV	Austrian Association of Savings Banks
	VÖBB	Austrian Association of Banks and Bankers
	VÖLHB	Association of Mortgage Banks of the Federal States
	WKÖ	Austrian Federal Economic Chamber
BE	ABVV-FGTB	Belgian Socialist Trade Union

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	ACLVB/CGSLB	Federation of Liberal Trade Unions of Belgium
	ACV-CSC	Confederation of Christian Trade Unions
	BBTK/SETCa	Belgian Union of White-Collar Staff, Technicians and Managers
	CNE/GNC	National Employee Federation
	FEBELFIN – BVB	Belgian Association of Banks and Stock Exchange Traders
	LBC/NVK	National Federation of White-collar Workers
	VBO/FEB	Federation of Belgian Enterprises
BG	ABB	Association of Banks in Bulgaria
	CITUB	Confederation of Independent Trade Unions in Bulgaria
	FTUFB	Federation of Trade Unions of the Financial Sector in Bulgaria
	ITUE – Unicredit Bulbank	Independent Trade Union of Unicredit Bulbank
	NBU	National Banking Union
	UEWUBB	Union of Employees and Workers in United Bulgarian Bank
CY	ACCB	Association of Cyprus Commercial Banks
	KEST	Cyprus Bankers Employers' Association
	ETYK	Cyprus Union of Bank Employees
CZ	CBA	Czech Banking Association
	CMKOS	Czech-Moravian Confederation of Trade Unions
	OSPPP	Trade Union of Banking and Insurance Workers

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	SBP	Union of Banks and Insurance Companies
DE	AGV Banken	Arbeitgeberverband des privaten Bankengewerbes
	AVR	Employers' Association of Popular Banks and Raiffeisen type Banks
	BDA	German Confederation of Employers' Associations
	BdB	Federal Association of German Banks
	BVR	Federal Association of German Popular Banks and Raiffeisen type Banks
	CGB	Christian Trade Union Federation
	DBV	Deutscher Bankangestellten Verband
	DGB	German Trade Union Confederation
	DGRV	German Co-operative and Raiffeisen type Association
	DHV	DHV-Die Berufsgewerkschaft
	DSGV	German Association of Savings Banks
	ver.di	Vereinte Dienstleistungsgewerkschaft
	VKA	Vereinigung der kommunalen Arbeitgeberverbände
	VÖB	Tarifgemeinschaft öffentlicher Banken/Bundesverband öffentlicher Banken
DK	DBA	Danish Bankers Association
	FA	Danish Employers' Association for the Financial Sector
	FF	Financial Services Union Denmark
	FTF	Confederation of Professionals in Denmark

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	SDA	Danish Amalgamation of Co-operative Banks
EE	Eesti Pangaliit	Estonian Banking Association
ES	ACARL	Association of Savings Banks for Industrial Relations
	AEB	Spanish Banking Association
	AEF	Spanish Association of Factoring
	AEL	Spanish Association of Leasing and Renting
	ASNEF	National Association of Credit Establishments
	CCOO	Trade Union Confederation of Workers' Commissions
	CECA	Spanish Confederation of Savings Banks
	CEOE	Spanish Confederation of Employers' Organisations
	CGT	General Federation of Labour
	CIG-BANCA	Federation of Banking, Saving, Insurance and Offices of the Galician Interunion Confederation
	COMFIA-CCOO	Federation of Financial and Administrative Services of the CCOO
	CSICA	Confederation of Savings Banks Independent Unions
	ELA-ZERBITZUAK	Services Federation of the Basque Workers' Solidarity
	FeS-UGT	Services Federation of the UGT
	FESIBAC-CGT	National Federation of Banking of the CGT
	FITC	Independent Federation of Credit Workers

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	UGT	General Workers' Confederation
	UNACC	National Union of Credit Cooperatives
FI	AKAVA	Confederation of Unions for Professional and Managerial Staff in Finland
	EK	Confederation of Finnish Industries
	FK	Federation of Finnish Financial Services
	FSBA	Finnish Savings Banks Association
	Sefe	Finnish Association of Business School Graduates
	STTK	Finnish Confederation of Professionals
	Suora	Trade Union Suora
FR	AFB	French Association of Banks
	ASF	French Financial Societies Association
	BPCE	Banque Populaire Caisse d'Epargne
	CFDT Banques	French Democratic Confederation of Labour – Banks
	CFE-CGC	French Confederation of Professional and Managerial Staff – General Confederation of Professional and Managerial Staff
	CFTC Banques	French Christian Workers' Confederation – Banks
	CGT	General Confederation of Labour
	CGT-FO	General Confederation of Labour – Force ouvrière
	CNCM	National Confederation of Mutual Credit

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	FNCA	National Federation 'Crédit Agricole'
	FO Banques	Force Ouvrière – Banks
	FSPBA	Federation of Workers in Bank and Insurance
	MEDEF	Movement of French Enterprises
	SNERS	National Employer Association of Catering and Services
	SNB	National Union of Banks and Credits
GR	AGCB	Association of Greek Co-operative Banks
	GSEE	Greek General Confederation of Labour
	HBA	Hellenic Banking Association
	HFBEU	Hellenic Federation of Banking Employees Unions
HU	Bankszövetség	Hungarian Banking Association
	BBDSZ	Financial Sector Trade Union Association
	KASZ	Hungarian Trade Workers Union
	MSZOSZ	National Association of Hungarian Trade Unions
	OTSZ	National Association of Co-operative Banks
IE	IBEC – FSI	Irish Business and Employers Confederation – Financial Services Ireland
	IBF	Irish Banking Federation
	IBOA	Irish Bank Officials Association
	IBEC	Irish Business and Employers Confederation

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	ICTU	Irish Congress of Trade Unions
	MANDATE	MANDATE
	SIPTU	Services, Industrial, Professional and Technical Union
	UNITE	UNITE
IT	ABI	Italian Banking Association
	ACRI	Association of Foundations and of Savings Banks
	AGCI	General Association of Italian Co-operatives
	ASSOPOPOLARI	National Association of Popular Banks
	CGIL	General Confederation of Italian Workers
	CISL	Italian Confederation of Workers' Unions
	CONFCOOPERATIVE	Confederazione Cooperative Italiane
	CUQ	Confederazione Unitaria Quadri
	DIRCREDITO	National Trade Union Association for Credit, Financial and Banking Management Staff
	FABI	Independent Federation of Italian Banking Workers
	FALCRI	Independent Federation of Italian Credit and Savings Workers
	FEDERCASSE	Italian Federation of the Banks of the Cooperative Credit – Agricultural and Artisan Banks
	FIBA	Italian Banking and Insurance Workers' Federation
	FIDICC	Federazione Intersindacale Dipendenti Credito

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
		Cooperativo
	FISAC	Italian federation of Insurance and Credit Workers' Unions
	SILCCO	Italian Trade Union of Workers of the Credito Cooperativo
	SILCEA	Autonomous Credit and Allied Services Union
	SINADI	National Trade Union of Managers of the Credito Cooperativo
	SINFUB	National Federation of Independent Trade Unions – Credit, Finance and Insurance Personnel
	UGL	General Union of Workers
	UGL Credito	General Union of Workers – Credit
	UIL	Union of Italian Workers
	UILCA	Union of Italian Credit, Collection and Insurance Workers
LT	ICC Lithuania	
	LBA	Association of Lithuanian Banks
	LCKU	Lithuanian Central Credit Union
LU	ABBL	Luxembourg Banking and Bankers Association
	ALEBA	Banking and Insurance Workers' Trade Union of Luxembourg
	CGT-L	General Confederation of Labour of Luxembourg
	LCGB SESF	Luxembourg Christian Union Federation – Financial Services Employees' Trade Union



<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	NGL-SNEP	
	OGB-L SBA	Independent Luxembourg Union Federation – Banks and Insurance Union
	UEL	Union of Luxembourg Companies
MT	CMTU	Confederation of Malta Trade Unions
	GWU	General Workers' Union
	MBA	Malta Bankers' Association
	MUBE	Malta Union of Bank Employees
NL	AWVN	
	BVV	Professional Organisation Banks and Insurance
	CNV	Christian Trade Union Federation
	CNV Dienstenbond	Sectoral Affiliate of the Christian Trade Union Federation
	De Unie	De Unie – Trade Union for Industry and Services
	FNV	Federation of Dutch Trade Unions
	FNV BG	FNV Bondgenoten
	NVB	Dutch Association of Banks
	Vakcentrale MHP	Vakcentrale – Middle and Higher Staff
	VNO-NCW	Confederation of Netherlands Industry and Employers
PL	FZZ	Trade Unions Forum
	KZBS	National Association of Co-operative Banks

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	NSZZ Solidarnosc – Banking Section	Independent and Self-Governing Trade Union Solidarnosc – Banking Section
	OPZZ	All-Poland Alliance of Trade Unions
	ZBP	Polish Banking Association
	ZZP Banku Pekao S.A.	Trade Union of Employees of PEKAO S.A. Bank
	ZZP BGZ S.A.	Trade Union of BGZ S.A. and Bank Co-operatives Employees
	ZZZ Banku Pekao S.A.	Company Trade Union of Bank PEKAO S.A.
PT	APB	Portuguese Association of Banks
	FEBASE	Federation of the Financial Sector
	FENACAM	National Federation of Mutual Agricultural Credit Banks
	SBN	Bank Employees Unions of Northern Portugal
	SBSI	Bank Employees Unions of Southern Portugal and Islands
	SIB	Independent Union in Banking
	SIBACE	Bank Employees Unions of Central Portugal
	SINTAF	Union of Workers in Financial Activities
	SNQTB	National Union of Qualified Banking Employees
	STEC	Union of Workers in the Companies of the Caixa Geral de Depósitos Group
	UGT	General Workers' Confederation
	USI	Union of Independent Trade Unions

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
RO	ACPR	Alliance of Employer Confederations of Romania
	ARB	Romanian Banking Association
	CNS Cartel Alfa	National Trade Union Confederation
	FSAB	Trade Union Federation of Insurance and Banking
SE	BAO	Employers Association of Swedish Banking Institutions
	Finansförbundet	Financial Sector Union of Sweden
	PTK	Council for Negotiation and Cooperation
	SACO	Swedish Confederation of Professional Associations
	TCO	Swedish Confederation of Professional Employees
SI	SBS	Slovenian Banking Union
	Sindikát NLB	Trade Union of Nova Ljubljanska Banka
	ZBS	Bank Associations of Slovenia
SK	KOZ SR	Confederation of Trade Unions
	OZ PPaP	Trade Union Association of Banking and Insurance Workers
	RUZ SR	National Employer Association
	SBA	Slovak Banking Association
UK	Alliance for Finance	Alliance for Finance
	BBA	British Bankers' Association
	CBI	Confederation of British Industry

<b>Country</b>	<b>Abbreviation</b>	<b>Full Name</b>
	TUC	Trades Union Congress
	UNITE	Unite the Union
EUROPE	BCESA	Banking Committee for European Social Affairs
	CEA	European Insurance and Reinsurance Federation
	CEC	Confédération Européenne des Cadres
	CECOP	European Confederation of Co-operatives and Worker-owned Enterprises Active in Industry and Services
	CEEP	European Centre of Enterprises with Public Participation and of Enterprises of General Economic Interest
	CESI	European Confederation of Independent Trade Unions
	COGECA	European Agri-Cooperatives
	Cooperatives Europe	Cooperatives Europe
	EACB	European Association of Co-operative Banks
	EAPB	European Association of Public Banks
	EBF	European Banking Federation
	EBTN	European Banking and Financial Services Training Association
	EFBWW	European Federation of Building and Woodworkers

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EFES	European Federation of Employee Share Ownership
EFJ	European Federation of Journalists
EFPA	European Financial Planning Association
EFPCC – FECEC	European Federation of Professionals of Credit Companies
EFFAT	European Federation of Food, Agriculture and Tourism Trade Unions
EMCEF	European Mine, Chemical and Energy Workers' Federation
EMF	European Metalworkers' Federation
EMF	European Mortgage Federation
EPC	European Payments Council
EPSU	European Federation of Public Service Unions
ESBG	European Savings Banks Group
ETF	European Transport Workers' Federation
ETUC	European Trade Union Confederation
EUROCADRES	Council of European Professional and Managerial Staff
EUROFINAS	European Federation of Finance House Associations
EUOWEA	European Workers' Education Association
FERPA	European Association of Retired and Older Persons
LEASEUROPE	European Federation of Leasing Company Associations

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SCECBU

European Central Banks Employees' Federation

UNI-Europa

Union Network International – Europe

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