

**Documentation of statistics for
Banks and mortgage-credit institutions 2022**

1 Introduction

The purpose of these statistics is to quantify the activity of banks and mortgage-credit institutes at an aggregated level, as well as provide key figures for the financial sector.

2 Statistical presentation

The statistics are an annual statement of the banks and mortgage-credit institutes total income statement, the number of banks and mortgage institutes, the number of employees in banks and the key figures for the entire financial sector.

2.1 Data description

These statistics include an annual statement of the aggregate income statement of banks and mortgage institutions, the number of banks and mortgage institutes, the number of employees in banks, and the long term savings schemes with deposit accounts. Income statements and deposit accounts are calculated in DKK millions. In addition, these statistics contain key figures for the financial sector in terms of balance in billion DKK, number of companies and number of employees.

2.2 Classification system

These statistics follow [Dansk Branchekode DBo7](#). Banks and mortgage-credit institutes are usually registered in industry *Financial and insurance activities*.

2.3 Sector coverage

The financial sector.

2.4 Statistical concepts and definitions

Banking institution: Common denomination for banks and savings banks. The Danish sector for banks are characterized by a large number of smaller banks and few large banks who account for the majority of the market.

Mortgage-credit institution: Financial institution that provides loans against registered mortgages on the basis of issuance of mortgage bonds. Mortgage credit institutions are exclusively entitled to operate mortgage lending business in Denmark.

2.5 Statistical unit

The statistics are published for the legal entities by their CVR-number in Statistics Denmark's Business Registers.

2.6 Statistical population

Banks and mortgage-credit institutes activity.

2.7 Reference area

Denmark.

2.8 Time coverage

These statistics covers the period from 2001 and onwards for insurance companies and from 2000 and onwards for pension funds.

2.9 Base period

Not relevant for these statistics.

2.10 Unit of measure

Banks and mortgage-credit institutes profit and loss accounts and long term savings schemes with deposit accounts are measured in DKK million, number of employees and number banks. Financial sector main figures are measured in DKK billion.

2.11 Reference period

End of year

2.12 Frequency of dissemination

Annual.

2.13 Legal acts and other agreements

As all statistical information has been collected and published by other authorities, a special title is not needed. No EU-regulation.

2.14 Cost and burden

There is no response burden as the data is already published by the Danish FSA.

2.15 Comment

Additional information is available by contacting Statistics Denmark.

3 Statistical processing

Compared to the source data the wording of certain items can be changed or aggregated.

3.1 Source data

Danish FSA.

3.2 Frequency of data collection

Annual.

3.3 Data collection

The data is gathered from the Danish FSA homepage, when it's available.

3.4 Data validation

If significant changes compared to previous periods are observed the Danish FSA will be contacted regarding a validation of the data.

3.5 Data compilation

Compared to the source data the wording of certain items can be changed or aggregated.

3.6 Adjustment

Not relevant for these statistics.

4 Relevance

The primary users are public authorities, private business sector and interested citizens.

4.1 User Needs

The primary users are public authorities, private business sector and interested citizens.

4.2 User Satisfaction

Not relevant for these statistics.

4.3 Data completeness rate

The statistic is not covered by EU requirements.

5 Accuracy and reliability

The overall accuracy is considered very high. All data comes from the Danish FSA. In general the sector is subject to a great degree of awareness. For further information please refer to the Danish FSA.

5.1 Overall accuracy

The overall accuracy is considered very high. All data comes from the Danish FSA. In general the sector is subject to a great degree of awareness. For further information please refer to the Danish FSA.

5.2 Sampling error

Not relevant for these statistics.

5.3 Non-sampling error

Not relevant for these statistics.

5.4 Quality management

Statistics Denmark follows the recommendations on organisation and management of quality given in the Code of Practice for European Statistics (CoP) and the implementation guidelines given in the Quality Assurance Framework of the European Statistical System (QAF). A Working Group on Quality and a central quality assurance function have been established to continuously carry through control of products and processes.

5.5 Quality assurance

Statistics Denmark follows the principles in the Code of Practice for European Statistics (CoP) and uses the Quality Assurance Framework of the European Statistical System (QAF) for the implementation of the principles. This involves continuous decentralized and central control of products and processes based on documentation following international standards. The central quality assurance function reports to the Working Group on Quality. Reports include suggestions for improvement that are assessed, decided and subsequently implemented.

5.6 Quality assessment

All data comes from the Danish FSA. In general the sector is subject to a great degree of awareness. For further information please refer to the Danish FSA.

5.7 Data revision - policy

Statistics Denmark revises published figures in accordance with the [Revision Policy for Statistics Denmark](#). The common procedures and principles of the Revision Policy are for some statistics supplemented by a specific revision practice.

5.8 Data revision practice

Not relevant for these statistics.

6 Timeliness and punctuality

These statistics are published 11 months after the end of the reference year. Publications are released on time, as stated in the release calendar.

6.1 Timeliness and time lag - final results

These statistics are published 11 months after the end of the reference year. There are no revisions.

6.2 Punctuality

These statistics are published without delay, with reference to the announced time of publication in the release calendar.

7 Comparability

Similar statistics are available in other countries. These statistics are comparable since the 2001.

7.1 Comparability - geographical

Similar statistics will be available in other countries.

7.2 Comparability over time

These statistics are comparable since the 2001. Profit and loss account of Danish banks by revenue/expenditure are comparable since 1991.

7.3 Coherence - cross domain

These statistics has coherence with accounts published by the Danish FSA.

7.4 Coherence - internal

Not relevant for these statistics.

8 Accessibility and clarity

These statistics are published in the StatBank under [Banks and mortgage-credit institutes](#) and in the [Statistical Yearbook](#). For more information go to the subject pages for [Banks](#) and [Mortgage-credit institutes](#).

8.1 Release calendar

The publication date appears in the release calendar. The date is confirmed in the weeks before.

8.3 User access

Statistics are always published at 8:00 a.m. at the day announced in the release calendar. No one outside of Statistics Denmark can access the statistics before they are published.

8.2 Release calendar access

The Release Calendar can be accessed on our English website: [Release Calendar](#).

8.4 News release

Not relevant for these statistics.

8.5 Publications

These statistics feature in the [Statistical Yearbook](#).

8.6 On-line database

The statistics are published in the StatBank under [Banks](#) and [Mortgage-credit institutions](#) in the following tables:

- [MPK39](#): Profit and loss account of Danish banks by revenue/expenditure
- [MPK43](#): Long-term savings schemes with deposit accounts by type
- [MPK47](#): Profit and loss account of mortgage credit institutions by revenue/expenditure
- [MPK55](#): Financial sector, main figures by institution and type

8.7 Micro-data access

The primary statistical data are not stored by Statistics Denmark.

8.8 Other

Not relevant for these statistics.

8.9 Confidentiality - policy

[Data Confidentiality Policy](#) at Statistics Denmark.

8.10 Confidentiality - data treatment

Not relevant for these statistics.

8.11 Documentation on methodology

Reference is made to the Danish FSA.

8.12 Quality documentation

Results from the quality evaluation of products and selected processes are available in detail for each statistics and in summary reports for the Working Group on Quality.

9 Contact

The administrative placement of these statistics are in the division of Government Finances. The person responsible is Jesper Søgaaard Dreesen, tel. + 45 3917 3473, e-mail: jds@dst.dk

9.1 Contact organisation

Statistics Denmark

9.2 Contact organisation unit

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N/A