



European Banking: Enlargement, Structural Changes and Recent Developments (Palgrave Macmillan Studies in Banking and Financial Institutions)

Özlem Olgu

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Despite considerable progress on political and economic convergence over the last decade, the financial structures of the individual EU member states remain diverse. On the one hand, there was the introduction of the euro and on the other hand, an unprecedented enlargement from fifteen to twenty-seven countries. On top of this, Europe was hit hard by the recent global financial crisis.

Olgu looks at the impact of this crisis on the process of European financial integration and concludes that it has not been homogenous. She demonstrates that the segments with the highest degree of integration were affected most by the crisis. In many cases, a sharp reversal can be seen in the positive trend over the period 2007-2008. In particular, she looks at the recent wave of M&A's in the banking sector which has changed the number of banks, branches and employees as well as performance scores. Finally, Olgu also highlights that there may be different indicators and causes of financial crises including political and institutional nature as well as bank specific factors that may be relevant for a particular country at a particular moment.

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