

Ten years of loans in the big-5 European leagues (2009-2019)

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1. Introduction

A long-standing tradition in professional football, the loan of players fulfils different functions. The recourse to this strategy notably allows lending clubs to obtain experience for their young talents, most often with teams that are less financially well off, whilst keeping full control over transfer rights. From this point of view, the loan follows a logic that is both sporting and economic.

This Monthly Report analyses the evolution of the number and characteristics of footballers having played on loan for teams of the five major European championships (English Premier League, Spanish Liga, Italian Serie A, German Bundesliga and the French Ligue 1) over a ten season period between 2009/10 and 2018/19.

2. How many loans?

During the decade studied, the number of players on loan within clubs taking part in the five major European leagues has grown considerably. An increase of 18% was recorded between the first and last five seasons analysed: from 2.62 to 3.09 per club on average. In 2018/2019, footballers on loan played a record number of minutes within the big-5: 11.5%.

This evolution is notably explained by the tendency of wealthier teams to put under contract an increasing number of footballers with a sufficient sporting level to play in the major European leagues. This puts other clubs in a greater state of dependency when making up their squads, by increasing their likelihood to take players on loan.

The use of player loans varies widely according to league. The Serie A teams are by far those having the most players on loan: on average of 4.87 per club and season during the decade studied. Teams from the Spanish Liga are also strongly inclined to resort to loans (3.85), while their counterparts from the remaining three major European leagues are far less so. Between 2009/10 and 2018/19, footballers on loan only played 6.3% of minutes in the Bundesliga, compared to 14.5% in the Liga.

Figure 1: players on loan by club, big-5 leagues

Season	Players on loan per club	% of minutes
2009/10	2.30	9.1%
2010/11	2.35	8.7%
2011/12	2.66	9.7%
2012/13	2.82	9.1%
2013/14	2.99	9.7%
2014/15	3.31	11.1%
2015/16	3.05	9.2%
2016/17	2.93	10.9%
2017/18	3.02	11.2%
2018/19	3.12	11.5%
Average	2.85	10.0%

Figure 2: players on loan by club, by league (2009/10-2018/19)

Season	Players on loan per club	% of minutes
Serie A	4.87	12.9%
Liga	3.85	14.5%
Ligue 1	2.00	8.3%
Premier League	1.75	6.4%
Bundesliga	1.69	6.3%
Big-5	2.85	10.0%

All the big-5 league teams having taken the biggest contingent of players on loan per season were Spanish or Italian. These are mainly clubs with limited financial resources. Most of the time, the heavy reliance on loans did not bring the expected results (10 relegations in 18 cases, best ranking for Genoa in 2014/15, 6th).

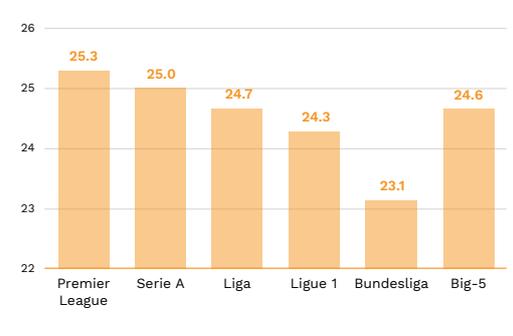
In the three other leagues of the big-5, the record number of players on loan by club and season was 8 in the French League 1 (Arles in 2010/2011 and Bastia in 2014/15), 7 in the German Bundesliga (Eintracht Frankfurt in 2018/19) and only 6 in the English Premier League (Portsmouth in 2009/10, Hull City in 2016/17 and Fulham in 2018/19).

The average age of players loaned to teams of the five major European championships has changed little over ten years with an average of 24.6 years. Considerable differences exist between leagues. At one extreme, German Bundesliga clubs mainly take young players on loan (23.1 years of age on average). At the other, teams from the English Premier League loan more experienced footballers (25.3 years of age).

Figure 3: maximum number of players on loan, by club, big-5 leagues (2009/10-2018/19)

Clubs (season)	Loans	% of minutes	Ranking
1 Granada (2016/17)	19	61.3%	20/20 (relegation)
2 Carpi (2015/16)	18	28.1%	18/20 (relegation)
3 Huesca (2018/19)	14	51.2%	19/20 (relegation)
4 Benevento (2017/18)	14	47.1%	20/20 (relegation)
5 Frosinone (2018/19)	14	40.5%	19/20 (relegation)
Leganés (2016/17)	14	37.6%	17/20
Cesena (2010/11)	14	32.6%	15/20
8 Córdoba (2014/15)	13	51.2%	20/20 (relegation)
Leganés (2018/19)	13	48.0%	13/20
Lecce (2011/12)	13	42.1%	18/20 (relegation)
Granada (2014/15)	13	29.9%	17/20
12 Xerez (2009/10)	12	59.0%	20/20 (relegation)
Granada (2011/12)	12	53.0%	17/20
RC Deportivo (2014/15)	12	43.0%	16/20
Hellas Verona (2017/18)	12	36.3%	19/20 (relegation)
Genoa (2014/15)	12	29.3%	6/20
Bari (2010/11)	12	27.8%	20/20 (relegation)
Parma (2011/12)	12	27.1%	8/20

Figure 4: average age of players on loan, by league (2009/10-2018/19)



3. Who loans?

While clubs taking the most players on loan have limited resources, among those who loan frequently are several dominant teams: Chelsea, Inter, Rome, Naples, Manchester City, etc. However, at the top of the rankings is a relatively modest team: Udinese. This position is linked to the fact that the owners of the Italian club were for a long period also the owners of Granada, where they lent many footballers.

The Udinese-Granada axis is by far the strongest loan connection within the big-5 over the decade studied. Among other privileged relationships are some involving teams outside of the five major championships. Benfica, for example, has lent many players to Deportivo La Coruña (9), as well as, similar to Udinese, Granada (5).

Figure 5: greatest number of players loaned to big-5 league clubs (2009/10-2018/19)



Figure 6: strongest loan connections to big-5 league clubs (2009/10-2018/19)



4. Loaned, and afterwards?

In certain cases, loans turn out to be a real success. World-class footballers such as the Belgians Thibault Courtois and Kevin de Bruyne notably figure in the list of players loaned to big-5 league clubs over the last ten years, Atlético Madrid for the former and Werder Bremen for the latter, having played the greatest percentage of minutes during the season in question.

Figure 7: highest % of minutes for goalkeepers on loan, big-5 leagues (2009/10-2018/19)

GERÓNIMO RULLI 2016/17, Real Sociedad (ESP) < Man. City (ENG)	100.0%
WOJCIECH SZCZĘSNY 2016/17, AS Roma (ITA) < Arsenal (ENG)	100.0%
GUILLERMO OCHOA 2016/17, Granada (ESP) < Málaga (ESP)	100.0%
JONAS LÖSSL 2017/18, Huddersfield (ENG) < Mainz (GER)	100.0%
PAUL BERNARDONI 2018/19, Nîmes (FRA) < Bordeaux (FRA)	100.0%
GIANLUCA CURCI 2013/14, Bologna (ITA) < AS Roma (ITA)	97.4%
LUIGI SEPE 2018/19, Parma (ITA) < Napoli (ITA)	97.4%
BEN FOSTER 2011/12, WBA (ENG) < Birmingham (ENG)	97.4%
THIBAUT COURTOIS 2012/13, Atlético Madrid (ESP) < Chelsea (ENG)	97.4%
THIBAUT COURTOIS 2013/14, Atlético Madrid (ESP) < Chelsea (ENG)	97.4%

Figure 8: highest % of minutes for outfield players on loan, big-5 leagues (2009/10-2018/19)

DANIELE RUGANI 2014/15, Empoli (ITA) < Juventus (ITA)	100.0%
LUCA CALDIROLA 2015/16, Darmstadt (GER) < Werder Bremen (GER)	100.0%
AHMED HEGAZY 2017/18, WBA (ENG) < Al Ahly (EGY) (EGY)	99.0%
GIANMARCO FERRARI 2016/17, Crotone (ITA) < Sassuolo (ITA)	98.2%
GUILLAUME GILLET 2014/15, Bastia (FRA) < Anderlecht (BEL)	98.0%
DIDAC VILÀ 2011/12, RCD Espanyol (ESP) < Milan (ITA)	97.4%
KEVIN DE BRUYNE 2012/13, Werder Bremen (GER) < Chelsea (ENG)	96.9%
NICOLAS N'KOULOU 2017/18, Torino (ITA) < Lyon (FRA)	95.3%
ROLANDO MANDRAGORA 2017/18, Crotone (ITA) < Juventus (ITA)	94.7%
SÉBASTIEN PUYGRENIER 2009/10, Monaco (FRA) < Zenit (RUS)	94.6%

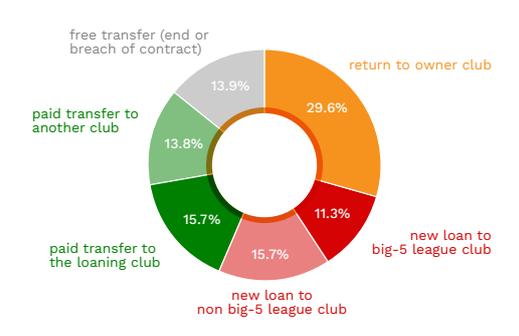
Outstanding footballers such as Duván Zapata, Pierre-Emerick Aubameyang or Romelu Lukaku also figure in the list of players loaned to big-5 league clubs between 2009/10 and 2018/19 having scored at least 15 championship goals during the season they were on loan.

From a player's perspective, a more global analysis shows that loans constitute in most of the cases a step towards a definitive departure. Indeed, only 29.6% of footballers lent to big-5 league clubs between 2009/10 and 2018/19 returned to their owner team at the end of the loan period. In 27% of occurrences, they were loaned again, while in 43.4% of cases they were transferred on a permanent basis to another team.

Figure 9: highest number of goals scored for players on loan, big-5 leagues (2009/10-2018/19)

DUVÁN ZAPATA 2018/19, Atalanta (ITA) < Sampdoria (ITA)	23
BAFÉTIMBI GOMIS 2016/17, Marseille (FRA) < Swansea (ENG)	20
PACO ALCÁCER 2018/19, Dortmund (GER) < Barcelona (ESP)	18
BORJA BASTÓN 2015/16, Eibar (ESP) < Atlético Madrid (ESP)	18
LUKA JOVIĆ 2018/19, Eintracht Frankfurt (GER) < Benfica (POR)	17
EMMANUEL ADEBAYOR 2011/12, Tottenham (ENG) < Man. City (ENG)	17
ROMELU LUKAKU 2012/13, WBA (ENG) < Chelsea (ENG)	17
ANDREA PETAGNA 2018/19, SPAL 2013 (ITA) < Atalanta (ITA)	16
PIERRE-EMERICK AUBAMEYANG 2011/12, St-Étienne (FRA) < Milan (ITA)	16
GERMÁN DENIS 2011/12, Atalanta (ITA) < Udinese (ITA)	16
CARLOS BACCA 2017/18, Villarreal (ESP) < Milan (ITA)	15
AROUNA KONÉ 2011/12, Levante (ESP) < Sevilla (ESP)	15
ANTHONY MODESTE 2012/13, Bastia (FRA) < Bordeaux (FRA)	15
IKECHUWKU UCHE 2011/12, Granada (ESP) < Villarreal (ESP)	15
ROMELU LUKAKU 2013/14, Everton (ENG) < Chelsea (ENG)	15

Figure 10: destination after loan period, big-5 leagues (2009/10-2018/19)



5. Conclusion

At the present time, numerous dominant clubs have a greater contingent of players on loan than footballers in their own squad. This situation has pushed the FIFA to consider possible limitations to this practice.

Safeguards make sense in avoiding the misuse of loan strategies orientated not towards a legitimate sporting logic to develop the potential of a young player on which the loaning team really counts, but rather towards an economic logic that aims to generate profits from the transfer market or a political logic aiming at exercising undue influence on rival clubs.

Among the different imaginable options notably are a maximum limit of the number of players loaned, the banning of successive loans or the possibility for players who have been loaned multiple times to cancel their contract. In order to be effective, these measures should be implemented alongside others regulating the questions of buy-back options (recompra) and the multi-ownership of clubs.