

CO-OPERATIVE BANKING IN EUROPEAN UNION

Facts and figures 2018



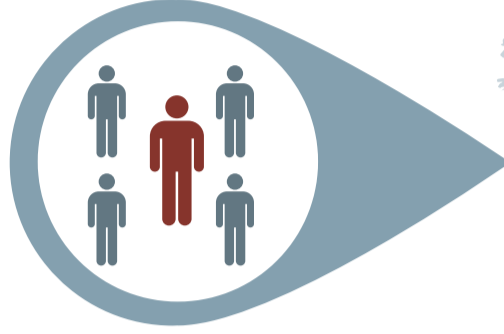
EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

Owned by members to finance the local & regional economy

1 out of 5 European citizens is member of a co-operative bank!

83 903 655 members
+ 2 721 148 NEW

In Co-operative banks, Customers of local banks can become members of the co-operative and can play an active role in the governance at the local and/or central level. Co-operative banks are characterised by a dispersed ownership and they build their equity base primarily via retained earnings.



209 559 728 customers
2 816 banks in the EU
half of the EU banks



53 262
branches

3 741 769 (mio)
deposits

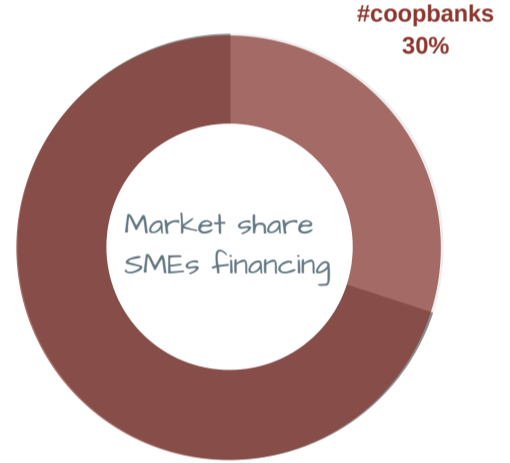
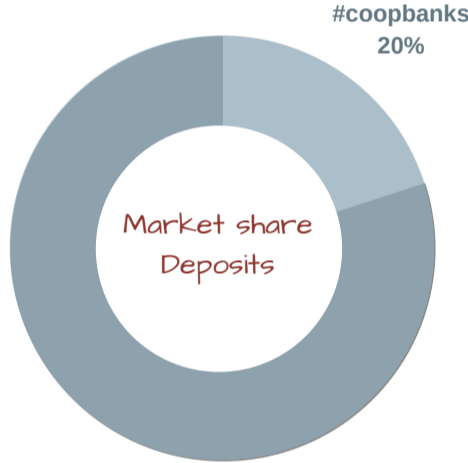
7 195 749 (mio)
assets

A distinct feature of co-operative banks: they operate with relatively dense branch networks and are physically close to their members!



In some countries, Co-operative Banks market share for SMEs financing is way above 30% !

Like in Finland, France, Germany and the Netherlands



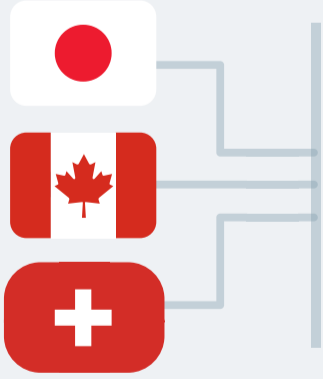
On average, co-operative banks domestic market share for deposits is 20%

It is even above in Austria, France and the Netherlands

European co-operative banks employ
712 678 people



Facts & figures for our non-EU members



1 900 909

9 327

1 198

800 131 (mio)

1 224 555 (mio)

members

branches

banks

deposits

assets

In total, the EACB members represents:

21 nationalities

85 804 564
members

213 259 728
customers

4 014
banks



60 915
branches

771 724
employees

4 664 687 (mio)
deposits

8 648 294 (mio)
assets



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS