

Cooperative Banks in Europe 2023 Snapshot

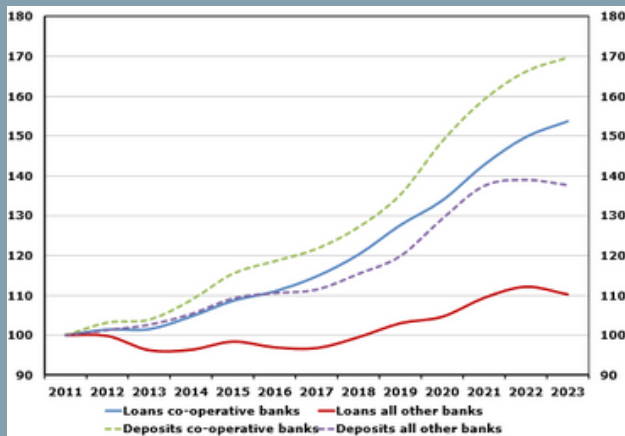


Cooperatives achieved record market shares

Branch market share reached **35.8%**, with coop banks closing branches at a slower rate than other banks.

Loan market share increased to **23.6%**, and **deposit** market share to **22.8%**.

Driven by a strong loan and deposit growth, exceeding other banks

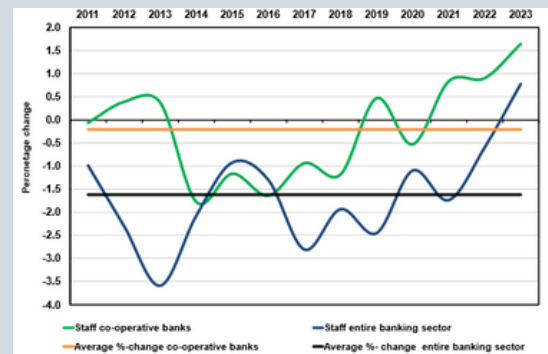


Membership growth continues breaking records

Cooperative banks welcomed 1.4 million new members in 2023, reaching **over 90 million members** for the first time.

Cooperative banks are key employers in Europe

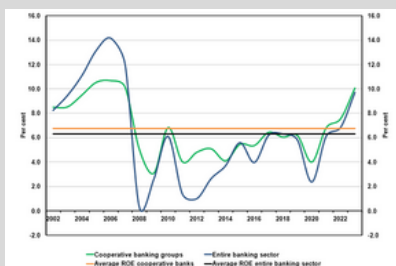
Full-time employment at cooperative banks **rose by 1.5%**, the strongest growth since 2011, despite a continued decline in the number of local banks.



Strong financial indicators of a healthy and resilient cooperative model

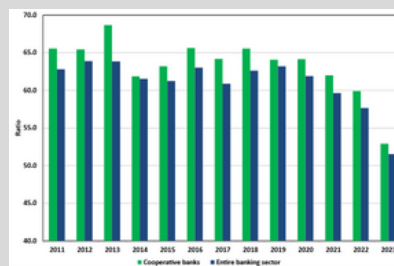
Return on Equity (ROE):

Increased by 2.5 percentage points to 10.1%, surpassing other banks' ROE of 9.7%.



Cost-to-Income (CI) Ratio:

Dropped by 7 percentage points to 52.9%, the lowest in many years.



Tier 1 Capital Ratio:

Reached a record high of 18.1%, up by 1 percentage point.

