



Brussels, December 2008

Executive Summary Key statistics 2007

INTRODUCTION

In 2008 the EACB has undertaken the effort to enhance the quantity and quality of figures available on co-operative banks to give concrete measures of the contributions of our sector to the economy. Accordingly, the range of available financial figures has been increased, while a totally new set of figures assessing the social responsibility of co-operative banks, or what we have called the "co-operative performance" is presented for the first time. In order to facilitate the reading and interpretation of the figures, some preliminary elements of analysis are outlined hereafter.

Financial Indicators: Highlights

- The EACB Key statistics show that cooperative banks perform a strong role in the EU economies and the banking sectors. They impact the daily life of almost 160 million citizens. In total cooperative banks have more than 4,000 local and regional banks, approximately 60,000 branches, 49 million members and they employ 750,000 staff members.
- The majority of the cooperative banks have a high capitalization, stable incomes from retail business and many of the cooperative banks have high credit ratings.
- The average market share of the sector is about 20% (weighted average of deposits). In some countries, the market share lies well above this figure, as is the case in Austria, Germany, Finland, France, Italy and the Netherlands, ranging from 30% up to 50%.

Co-operative Indicators: Highlights

- Cooperative banks created approx 13,000 jobs in 2007 and spent on average approx. 4 % on training of personnel.
- Cooperative banks are a main financier of the SME sector. This is illustrated with the market shares of coop banks in the SME credits and with the share of SME loans in the total loans of cooperative banks. In the largest EU countries the share varies between 13% and 50% for the cooperative sector as a Group. The highest percentages can be found in France, Italy and Germany.

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- The members/client ratio of cooperative banks vary between 5% and 65% in Western Europe and between 23% and nearly 100% in Eastern Europe. This wide variety has a background. Some members aim to make all clients members, others focus more on increasing the commitment of the present members and do not have an absolute target for the members/client ratio.
 - Individual cooperative banks have also information available of their contribution to local development and sponsoring of the local community. At European level these figures are hard to compare because of differences in what is reported and how data were calculated, e.g. some banks report data only at local level (all amounts are local) whilst others report local, regional and national data. Interested parties can approach the EACB for case examples.
 - The main contribution to local development is of course the financing of entrepreneurs and the contribution to employment.