



European Association of Co-operative Banks

KEY STATISTICS as of 31-12-13 (Financial Indicators)*
(When not specified figures refer to the Group)

Some figures were rounded to the nearest decimal number

| European Countries | Economic indicators | | | | | | Profitability indicators | | | Capital solidity indicators | Other indicators | | | | | | Market share | | | |
|--|------------------------|---|------------------------------------|----------------------------------|------------------------|--------------------|--------------------------|---------------------|-----------------------|-----------------------------|-----------------------------------|--------------------|---|-------------------------------|-------------------|---------------------|------------------------------------|---------------------------------|---------------------------|-----------------------|
| | Total assets (EUROmio) | Total deposits from customers (EUROmio) | Total loans to customers (EUROmio) | Net profit after taxes (EUROmio) | Total equity (EUROmio) | Leverage Ratio (%) | ROA (%) | ROE after taxes (%) | Cost/Income Ratio (%) | Total capital ratio (%) | Nb Employees Full-time equivalent | Nb Clients | Nb of independent local co-operative banks (local/regional banks) | Nb of branches - home country | Nb members | Nb of domestic ATMs | Domestic market share deposits (%) | Domestic market share loans (%) | Mortgage market share (%) | Market share SMEs (%) |
| Austria | | | | | | | | | | | | | | | | | | | | |
| Österreichische Raiffeisenbanken * | 281,609 | 173,263 | 191,070 | 746 | 19,089 | 5.66 | n.a. | 6.8 | 75.6 | 11.2 | 26,000 | 3,600,000 | 490 | 1,646 | 1,700,000 | 3,052 | 30 | 27.3 | n.a. | n.a. |
| Österreichischer Volksbanken * | 40,602 | 24,900 | 29,469 | 5 | 2,965 | 7.3 | 0.01 | 0.13 | 131 | 15.64 | 6,785 | 900,000 | 59 | 512 | 688,000 | 756 | 7 | 6.1 | 11.18 | 6.3 |
| Bulgaria | | | | | | | | | | | | | | | | | | | | |
| Central Co-operative Bank | 1,915 | 1,724 | 856 | 5 | 182 | 9.51 | 0.3 | 3 | 85.3 | 14.99 | 2,042(D) | 1,474,650(D) | n.a. | 271 | 6,818 | 461 | 5.27 | 2.95 | 0.7 | 6.77 |
| Cyprus | | | | | | | | | | | | | | | | | | | | |
| Co-operative Central Bank | 15,209 | 13,477 | 13,252 | -1,698 | 1,207 | 8 | -11.2 | -144.1 | 51 | 13.6 | 2,973 | 600,000 | 19 | 349 | 554,363 | 211 | 28.7 | 23.9 | 32.1 | n.a. |
| Denmark | | | | | | | | | | | | | | | | | | | | |
| Nykredit * | 189,994 | 8,736 | 152,359 | 224 | 7,870 | 4.1 | 0.12 | 2.9 | 55.2 | 18.9 | 4,052 | 1,093,000 | 1 | 755 | 270,000 | 60 | 5.2 | 31 | 43 | n.a. |
| Finland | | | | | | | | | | | | | | | | | | | | |
| OP Cooperative, Financial Group * | 100,991 | 47,333 | 68,087 | 665 | 7,724 | 6.8 | 0.66 | 8.9 | 62 | 14.3 (T1 Cap. Ratio) | 10,806 | 4,252,000 | 183 | 457 | 1,404,229 | n.a. | 36.8 | 34.6 | 37.8 | n.a. |
| France | | | | | | | | | | | | | | | | | | | | |
| Crédit Agricole * | 1,706,326 | 648,032 | 708,452 | 5,136 | 78,000 | n.a. | n.a. | n.a. | 63.2 | 16.3 | 150,000 | 49,000,000 | 39 | 9,099 | 7,400,000 | n.a. | 23.3 | 20.9 | n.a. | n.a. |
| Crédit Mutuel * | 658,618 | 259,022 | 351,200 | 2,651 | 40,200 | 5.6 | 0.4 | 9.5 | 63.3 | 14.5 (T1 Cap. Ratio) | 78,482 | 30,400,000 | 18 | 5,920 | 7,500,000 | 9,000 | 15 | 17.2 | 19.8 | 15.6 |
| BPCE * | 1,123,520 | 401,000 | 367,000 | 2,669 | 51,000 | n.a. | 0.23 | 5.2 | 70.7 | 13 (T1 Cap. Ratio) | 115,000 | 36,000,000 | 36 | 7,530 | 8,800,000 | n.a. | 22 | 21 | n.a. | n.a. |
| Germany | | | | | | | | | | | | | | | | | | | | |
| BVR * | 1,080,565 | 693,191 | 648,470 | 6,862 | 79,386 | n.a. | 0.64 | 8.64 | 61.5 | 11.4 (T1 Cap. Ratio) | 191,243 | >30,000,000 | 1,078 | 13,056 | 17,712,774(D) | 19,632 | 20.6 | 19.1 | 21.3(D) | 32.5 |
| Greece | | | | | | | | | | | | | | | | | | | | |
| Association of Cooperative Banks of Greece | 3,158 | 2,590 | 2,881 | -57 | 367 | 11.63 | -1.82 | -15.64 | 45.94 | 8.7 | 905 | 385,571 | 10 | 129 | 157,835 | n.a. | 1.11 | 0.8 | n.a. | 15 |
| Hungary | | | | | | | | | | | | | | | | | | | | |
| National Federation of Savings Co-operatives (2) | 6,386 | 4,366 | 2,707 | n.a. | n.a. | n.a. | 0.47 | 6.48 | 72.25 | 7.07 | 7,326 | 1,150,000 | 105 | 1,484 | 84,000 | n.a. | 8.69 | 4.44 | n.a. | n.a. |
| Italy | | | | | | | | | | | | | | | | | | | | |
| Associazione Nazionale fra le Banche Popolari * | 460,000 | 435,000 | 392,000 | -503 | 63,220 | 13.7 | -0.11 | -1.1 | 62.4 | 10.1 (T1 Cap. Ratio) | 82,200 | 12,300,000 | 72 | 9,256 | 1,336,000 | 9,023 | 25 | 26.4 | 21 | 26.1 |
| FEDERCASSE * | 206,289 | 159,500 | 136,000 | 2 | 20,000 | n.a. | 0 | 0 | 58.9 | 15.4 | 31,565 | 6,000,000 | 385 | 4,454 | 1,173,668 | 5,193 | 7.4 | 7.1 | 9.1 | 15 |
| Lithuania | | | | | | | | | | | | | | | | | | | | |
| Lithuanian Central Credit Union | 477 | 403 | 265 | -12 | 39 | 8.2 | -2.44 | -30.8 | 57.45 | 21.7 | 598 | 2,656 | 63 | 126 | 142,601 | n.a. | 2.93 | 1.79 | 0.43 | 4.49 |
| Luxembourg | | | | | | | | | | | | | | | | | | | | |
| Banque Raiffeisen | 6,354 | 5,237 | 4,809 | 18 | 292 | 5 | 0.3 | 8 | 74.2 | 10.7 | 559 | 100,000 | 13 | 46 | 10,241 | 52 | 17 | 13 | 13 | 10 |
| Netherlands | | | | | | | | | | | | | | | | | | | | |
| Rabobank Nederland * | 674,139 | 329,400 | 438,975 | 2,012 | 40,037 | 4.8 | 0.3 | 5.2 | 75 | 16.6 (T1 Cap. Ratio) | 56,870 | 10,000,000 | 129 | 722 | 1,947,000 | 2,963 | 38 | n.a. | 26 | n.a. |
| Poland | | | | | | | | | | | | | | | | | | | | |
| National Union of Co-operative Banks (KZBS) | 31,195 | 18,971 | 15,422 | 146 | 2,716 (1) | n.a. | 0.8 (1) | 7.8 (1) | 70.9 (1) | 14.3 (1) | 33,084 | n.a. | 571 | 4,816 | 1,034,448 | 3,706 | 9.8(1) | 6.3(1) | 1.62(1) | 15.4 |
| Portugal | | | | | | | | | | | | | | | | | | | | |
| Crédito Agrícola * | 12,969 | 10,210 | 8,199 | 2 | 1,106 | 8.5 | 0.01 | 0.14 | 64 | 11.9 (T1 Cap. Ratio) | 3,834 | 1,220,075 | 83 | 683 | 400,000 | 1,442 | 6.3 | 3.6 | 2.1 | n.a. |
| Romania | | | | | | | | | | | | | | | | | | | | |
| Creditcoop | 199 | 134 | 132 | n.a. | n.a. | n.a. | 0.42 | 1.33 | 98.03 | 22 | 2,235 | 919,467 | 763 | 46 | 660,000 | n.a. | n.a. | n.a. | n.a. | n.a. |
| Slovenia | | | | | | | | | | | | | | | | | | | | |
| Deželna Banka Slovenije d.d. | 856 | 646 | 530 | -17 | 45 | n.a. | -2.27 | -28.4 | 62.48 | 9.83 | 355 | 85,000 | 1 | 85 | 260 | 39 | 2.34 | 2.22 | n.a. | n.a. |
| Spain | | | | | | | | | | | | | | | | | | | | |
| Unión Nacional de Cooperativas de Crédito * | 135,019 | 93,778 | 87,734 | 352 | 9,426 | 6.98 | 0.26 | 4 | 48.23 | 6 | 18,910 | 10,713,548 | 65 | 4,651 | 2,764,746 | 4,749 | 6.97 | 6.21 | n.a. | n.a. |
| Sweden | | | | | | | | | | | | | | | | | | | | |
| Landshypotek | 9,105 | 251 | 7,084 | 24 | 481 | 5.28 | 0.26 | 5.1 | 45 | 27.77 (T1 Cap. Ratio) | 130 | 70,000 | 1 | 19 | 45,000 | 0 | 0.5 | 2.0 | 2.3 | 1.0 |
| United Kingdom | | | | | | | | | | | | | | | | | | | | |
| The Co-operative Bank p.l.c. | 52,093 | 39,615 | 21,100 | 898 (D) | 2,134 | 2.4 | 1.72 (D) | 42.1 (D) | 93.6 | 7.2 (T1 Cap. Ratio) | 6,704 | 4,700,000 | n.a. | 294 | 2,000,000 | 2,558 | 2.2 | 1.8 | 2 | 0.6 |
| Building Societies Association | 389,800 | 281,400 | 286,500 | 780 | 15,700 | n.a. | 0.20 | 5.32 | 60.06 | n.a. | 25,800 | n.a. | 45 | 1,548 | 20,000,000 | 1,466 | 19.1 | n.a. | 18.7 | n.a. |
| Total | 7,187,388 | 3,652,179 | 3,934,553 | | | | | | | | 858,458 | 204,965,967 | 4,229 | 67,954 | 77,791,983 | 64,363 | | | | |
| Non-European Countries | | | | | | | | | | | | | | | | | | | | |
| Canada | | | | | | | | | | | | | | | | | | | | |
| Desjardins Group | 144,674 | 93,317 | 95,901 | 1,044 | 11,759 | n.a. | 0.72 | 9.4 | 73.5 | 18.4 | 45,219 | 6,000,000 | 376 | 864 | 4,500,000 | 2,270 | 43.2 | 23.4 | 35.5 | 29.2 |
| Japan | | | | | | | | | | | | | | | | | | | | |
| The Norinchukin Bank / JA Bank Group ** | 587,131 | 351,086 | 122,840 | 1,100 | 42,204 | 7.19 | 0.19 | 2.65 | 82.49 | 17.6 | 211,782(D) | n.a. | 702*** | 8,548 | 4,614,000(D) | 12,109 | 10.6 | 8.1 | n.a. | n.a. |
| Switzerland | | | | | | | | | | | | | | | | | | | | |
| Raiffeisen Schweiz * | 144,032 | 112,615 | 123,504 | 584 | 9,142 | 6.3 | 0.4 | 6.6 | 61.7 | 14.9 | 8,887 | 3,660,000 | 316 | 1,025 | 1,828,202 | 1,588 | 18.9 | n.a. | 16.3 | n.a. |
| Total (Non-EU) | 875,837 | 557,018 | 342,245 | | | | | | | | 265,888 | 9,660,000 | 1,394 | 10,437 | 10,942,202 | 15,967 | | | | |

(*) Data collected in collaboration with TIAS School for Business and Society of Tilburg University

(**) Data is as of 31 March 2014 unless otherwise stated. The Bank's financial term is from 1 April to 31 March

(***) Data is as of 1 April 2014

(1) Data refers to co-operative banks without the two Polish affiliating banks

(2) 2012 data

(D) Local/domestic banks