

CO-OPERATIVE BANKING IN EUROPEAN UNION

Facts and figures 2017



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

Owned by members to finance the local & regional economy

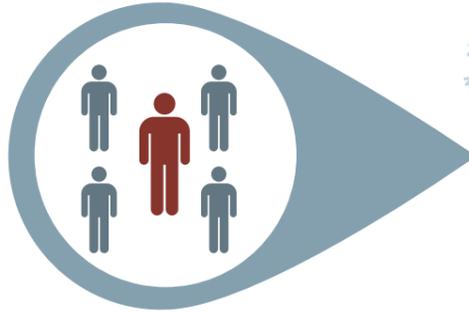
1 out of 5 European citizens is member of a co-operative bank!

209 322 220 customers

2 914 banks in the EU
half of the EU banks

81 182 507 members
+ 610 000 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.



53 262
branches

3 741 769 (mio)
deposits

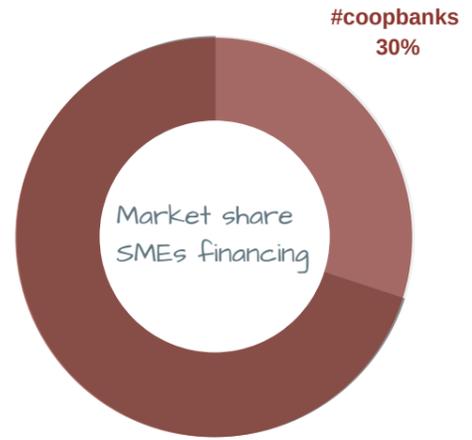
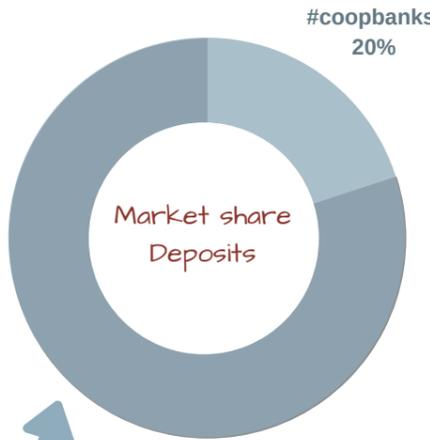
7 195 749 (mio)
assets



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

Like in Finland, France, Germany and the Netherlands

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



In 2017, co-operative banks attracted a large volume of new deposits (+3.0%) compared to all banking competitors (+0.6%). Co-operative banks used the acquired deposits to fund their loan growth.

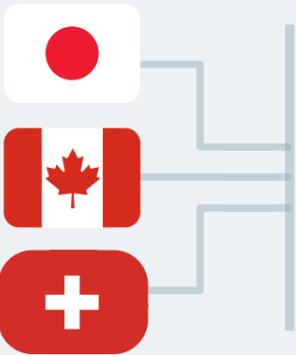
On average, co-operative banks domestic market share for deposits is 20%

It is even above in Austria, France and the Netherlands

European co-operative banks employ **719 299 people**



Facts & figures for our non-EU members



1 893 713

9 330

1 217

756 204 (mio)

1 168 000 (mio)

members
branches
banks
deposits
assets

In total, the EACB members represents:

21 nationalities



83 076 220
members



213 022 220
customers



4 131
banks



62 592
branches



777 865
employees



4 497 973 (mio)
deposits



8 363 749 (mio)
assets

