

CO-OPERATIVE BANKING IN EUROPEAN UNION

Facts and figures 2019



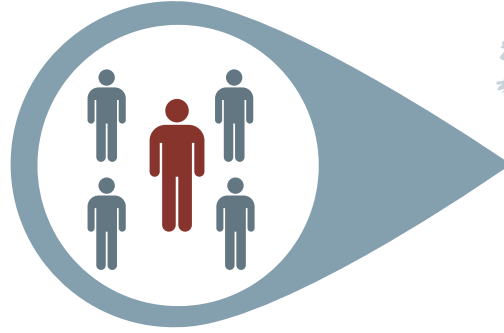
EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

Owned by members to finance the local & regional economy

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

85 005 764 members
+ 1 102 109 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.



213 630 411 customers
2 683 banks in the EU
half of the EU banks



42 521
branches

4 153 902 (mio)
deposits

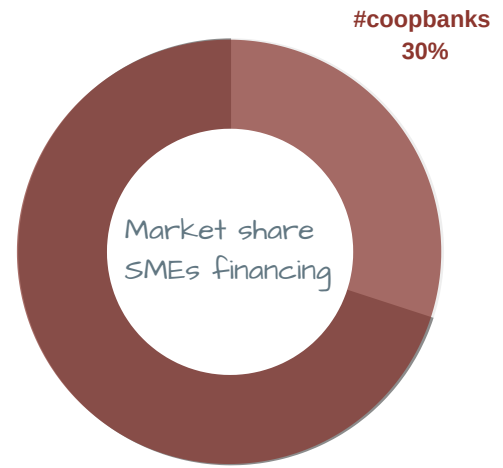
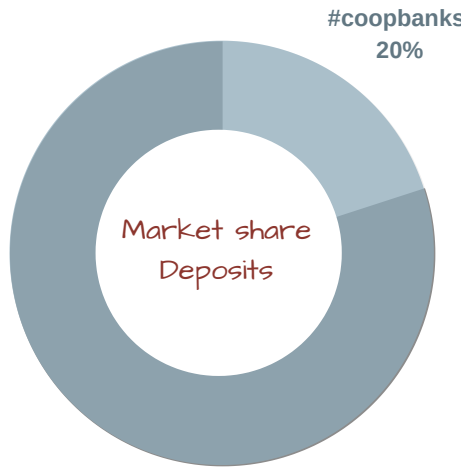
7 932 456 (mio)
assets

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



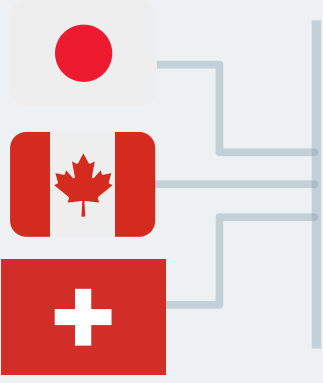
On average, co-operative banks domestic market share for deposits is 20%

It is even above in Austria, France and the Netherlands

European co-operative banks employ
705 160 people



Facts & figures for our non-EU members



12 403 417 members
9 108 branches
1 109 banks
844 621 (mio) deposits
1 308 598 (mio) assets

members
branches
banks
deposits
assets

In total, the EACB members represents:

21 nationalities



97 409 181 members



217 130 411 customers



3 792 banks



51 629 branches



978 316 employees



4 998 523 (mio) deposits



9 241 054 (mio) assets



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS