



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
The Co-operative difference : Sustainability, Proximity, Governance
KEY STATISTICS as of 31-12-16 (Financial Indicators)*
 (When not specified figures refer to the Group)

Figures rounded to the nearest decimal number

European Union Countries and dataproducing institution	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 legally independent local OR regional co-operative banks	Nb of branches (in home country)	Nb members	Nb of domestic ATMs	Domestic market share deposits (%)	Domestic market share loans (%)	Mortgage market share (%)	Market share SMEs (%) ¹
Austria																				
Österreichische Raiffeisenbanken	279,649	189,424	186,955	1,572	18,636	n.a.	0.56 **	8.6	71.5	10.2 (tier 1 ratio)	29,000	3,600,000	434	1,500	1,700,000	n.a.	30.2 **	28.6	26.0 **	n.a.
Österreichischer Volksbanken	24,466	20,018	19,386	-79	1,692	n.a.	-0.32	-3.8	84.5	15.1	4,180	1,180,000	16	402	688,000 ^b	n.a.	3.5	4.3	7.9 **	n.a.
Bulgaria																				
Central Co-operative Bank	2,541	2,279	1,104	14	214	8.4	0.55	7.0	60.1	15.6	2,105	1,680,145	n.a.	306	6,457	552	5.7	4.3	1.8	n.a.
Cyprus																				
Co-operative Central Bank	14,101	12,568	12,034	7	1,306	8.5	0.05	0.6	55.6	15.4	2,677	702,000	18	246	201,000	176	26.0	22.0	36.0	8.0
Denmark																				
Nykredit	188,537	8,806	158,000	717	9,552	4.6	0.38	8.0	40.1	23	3,648	1,067,000	59	43	328,000	49	5.4	30.8	41.2	n.a.
Finland																				
OP Financial Group	133,747	60,077	78,604	915	10,237	7.4	0.70	9.4	52.4	23.1	12,227	4,357,000	173	442	1,747,000	n.a.	38.5	35.4	39.4	37.8 ³
France																				
Crédit Agricole	1,722,849	693,260	773,964	4,825	98,628	5.7	n.a.	n.a.	64.3	19.3	138,000	52,000,000	39	11,000	9,300,000	n.a.	24.4	21.4	30.2	29.5
Crédit Mutuel	793,522	358,195	415,052	3,278	50,504	6.1	0.43	6.7	63.5	18.9	81,657	30,700,000	18	5,247	7,700,000	8,861	15.5	17.1	20.1	16.2
BPCE	1,235,240	531,778	666,898	3,988	69,136	5.0	0.32	6.9	69.0	18.5	108,000	31,200,000	32	8,000	9,000,000	n.a.	21.5	20.7	26.2	n.a.
Germany																				
Co-operative Financial Network	1,215,780	774,302	733,155	5,898	98,569	7.3	0.49	6.2	67.0	16.1	181,740	> 30,000,000	972	11,787	18,435,585	18,701	21.4	21.1	28.5	33.4
Greece																				
Association of Cooperative Banks of Greece (a)	2,539	1,880	2,647	n.a.	171	6.7	n.a.	n.a.	n.a.	n.a.	864	352,285	9 **	112	163,628	n.a.	1.0	0.8	n.a.	15
Hungary																				
SZHSZ	7,219	5,009	3,487	-0.5	870	11.5	n.a.	n.a.	85.3	23.7	8,231	1,573,054	65	1,491	42,035	1,013	10.0	8.0	8.4	11.3
Italy																				
Federkasse (BCC)	217,600	160,680	132,500	-97	19,900	11.5	-0.04	-0.5	69.7	17.3	30,475	6,000,000 **	335	4,311	1,250,992	5,413	7.7	7.2	9.8	n.a.
Lithuania																				
LCCU Group	449	396	251	-1.71	38	8.52	-0.39	-4.3	75.7	17.6	518	5,551	60	94	143,445	1,158	2.0	1.0	1.0	n.a.
Luxembourg																				
Banque Raiffeisen	7,501	6,312	5,419	17	372	4.9	0.23	4.6	74.1	13.4	611	114,754	13	42	27,490	52	22.0 ⁵	14.0	14.0	9.0
Netherlands																				
Rabobank	662,593	347,712	452,807	2,024	40,524	5.5	0.30	5.8	67.1	25.0	40,029	8,700,000	103	425	1,927,000	2,141	34.0	n.a.	21.0 ²	43.0
Poland																				
National Union of Co-operative Banks (KZBS)	35,767	24,730	17,785	149	2,841	11.8 ⁶	0.50 ⁶	5.2 ⁶	70.0 ⁶	17.1 ⁶	31,452	n.a.	558	4,602	979,842	3,881	9.8	7.2	2.2 ⁶	12.8
Portugal																				
Credito Agricola	16,699	11,726	8,651	58	1,243	7.4	0.35	4.7	73.1	14.4	4,054	1,400,000	82	673	400,000	1,520	6.8	4.5	3	7.5
Romania																				
Creditcoop	245	175	170	0.3	30	12.2 **	0.12	0.4	99.2	30.6	2,015	603,811	41	744	653,706	n.a.	n.a.	n.a.	n.a.	n.a.
Slovenia																				
Deželna Banka Slovenije d.d.	846	768	599	2	55	5.7	0.28	4.57	73.4	12.0	348	121,416	1	85	318	38	3.1	2.23	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	93,604	72,923	53,529	384	7,786	8.3	0.41	5.5	55.9	n.a.	12,223	7,149,883	43	3,303	1,450,359	3,554	6.0	4.5	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	39,166	31,131	29,102	76	2,954	6.3	0.19 **	2.6 **	62.2	13.0	6,036	3,517,495	20	1,191	1,428,000	1,271	2.2	2.6	n.a.	n.a.
United Kingdom																				
Building Societies Association	426,254	297,036	341,248	1,917	24,082	5.0	0.47	10.1	58.1	25.3	32,650	23,000,000 ⁷	44	1,551	23,000,000	1,437	18.4	n.a.	21.5	n.a.
Total¹	7,120,915	3,611,185	4,093,347		459,340						732,740	209,024,394	3,135	57,597	80,572,857					
Non-European Union Countries																				
Canada																				
Desjardins Group	182,708	113,532	117,722	1,209	16,472	8.1	0.69	8.0	74.0	17.9	47,655	n.a.	313	767	n.a.	2,097	41.9 ⁸	22.4 ⁸	35.9 ⁸	22.4 ⁸
Japan																				
The Norinchukin Bank / JA Bank Group ¹⁰	882,947	516,557	69,217	1,697	57,902	6.6	0.19	3.1	84.2	19.5	3,601	n.a.	687	7,805	3,640	95,000	10.3	n.a.	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	189,174	147,651	161,824	703	13,421	6.8	0.37	5.4	63.9	16.9	9,276	3,745,135	270	955	1,876,687	1,670	13.2	n.a.	17.4 **	11.0 **
Total (Non-EU)	1,254,829	777,740	348,763		87,795						60,532		1,270	9,527	1,880,327					

Notes

- * Table elaborated in collaboration with TIAS School for Business and Society of Tilburg University and based on Members input
- ** These indicators are calculated by TIAS which bears the full and sole responsibility. These figures are neither reported nor formally approved by the respective co-operative banks.
- ¹ Cooperative banks do not apply a similar definition of the SME sector.
- ² Market share new mortgages
- ³ Market share corporate loans
- ⁴ Just FTEs, no parttime employees are included
- ⁵ Market share domestic deposits instead of total deposits
- ⁶ Data refers to co-operative banks without the two Polish affiliating banks
- ⁷ Total number of clients equals total number of members, because every customer has to be a member.
- ⁸ Market shares in the province of Québec
- ⁹ Totals are based on reported data, i.e. data for some co-operative banks were not available. Due to some reclassifications, the number of independent local or regional co-operative banks and domestic branches are not comparable to those reported for 2015.
- ¹⁰ Economic indicators and Profitability indicators are The Norinchukin Bank figures. Other indicators and market share indicators are cooperative group (JA Bank) figures.
- a) data 2015
- b) data 2013