



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
The Co-operative difference : Sustainability, Proximity, Governance

KEY STATISTICS as of 31-12-20 (Financial Indicators)*
 (When not specified figures refer to the Group)

Figures rounded to the nearest decimal number

European Countries and dataproviding 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	349.375	227.865	230.780	2.037	29.048	n.a.	0,46	5,6	59,6	15,5	21.843	4.000.000	342	1.676	1.700.000	2.737	32,0	32,6	27,9**	n.a.
Österreichischer Volksbanken	29.370	22.153	21.287	20	2.716	7,3	0,07	0,9	73,6	19,2	3.268	1.046.303	9	249	502.700	623	4,7	5,4	6,5	n.a.
Bulgaria																				
Central Co-operative Bank	3.396	3.021	1.307	10	298	8,79	0,32	3,5	66,1	17,1	1.677	1.866.042	n.a.	297	6.264	561	5,7	4,0	4,6	n.a.
Denmark																				
Nykredit	223.865	11.842	191.075	761	12.062	4,8	0,30	6,6	39,6	22,9	3.799	1.205.000	53	41	988.710	n.a.	5,1	34,2	43,6	n.a.
Finland																				
OP Financial Group	160.207	70.940	93.367	641	12.933	7,8	0,42	5,0	59,0	21,7	12.604	3.909.396	137	342	2.025.000	n.a.	37,6	34,6	38,8	38,3 ³
France																				
Crédit Agricole	2.217.512	963.433	965.490	4.689	126.500	6,1	n.a.	n.a.	63,3	20,4	142.000	52.000.000	39	8.200	10.900.000	n.a.	24,2	22,7	31,7	31,7
Crédit Mutuel	1.021.610	522.100	530.600	3.114	62.149	7,6	0,32	5,1	64,2	21,8	83.194	34.600.000	18	5.433	8.100.000	n.a.	16,6	17,2	19,4	n.a.
BPCE	1.446.269	630.837	746.809	1.610	78.412	5,6	0,12	2,1**	73,8	18,1	100.000	36.000.000	29	n.a.	9.000.000	n.a.	22,0	21,5	26,0	n.a.
Germany																				
Co-operative Financial Network	1.475.929	937.876	890.576	5.034	121.790	8,4	0,34	4,2	65,4	16,2	172.334	> 30.000.000	814	8544	18.421.127	17.310	22,8	22,4	30,8	36,0
Greece																				
Association of Cooperative Banks of Greece	1.725	1.533	1.088	2,1	116	6,7	0,12	1,8	64,05	14,51	542	190.710	6	56	103.083	69	n.a.	n.a.	n.a.	n.a.
Hungary																				
IHKSZ - Central Body of Integrated Credit Institutions ***	9.948	9.048	7.901	5	745	7,2	0,06	0,7	96,8	18,0	4.977	1.313.670	4	724	5.256	870	6,3	8,0	5,8	9,5
Italy																				
Federacasse (BCC)	254.759	172.374	133.400	611	20.031	7,9	0,24	3,3	67,6	19,6	29.000	6.000.000**	248	4.203	1.350.073	5.775	8,9	7,5	10,8	n.a.
Luxembourg																				
Banque Raiffeisen	9.641	8.385	6.973	18	434	5,2	0,19	4,3	72,7	13,2	586	130.744	1	36	40.503	59	21,0	13,0	13,0	n.a.
Netherlands																				
Rabobank	632.258	360.985	409.381	1.096	40.632	7,0	0,17	2,7	60,7	24,2	35.222	9.600.000	85	287	2.100.000	n.a.	33,9	n.a.	20,7 ²	40,9**
Poland																				
National Union of Co-operative Banks (KZBS)	48.019	33.913	18.895	112	3.294	8,6 ⁵	0,30 ⁶	3,8 ⁶	74,8 ⁶	18,9 ⁶	28.500 ⁶	n.a.	530	3.954	916.564	3.604	9,8 ⁶	6,6 ⁶	5,3 ⁶	9,0 ⁶
Portugal																				
Credito Agricola	23.451	17.154	11.189	87	1.889	7,6	0,40	4,9	64,1	18	4.092	1.366.094	75	637	431.114	1.588	8,0	5,7	3,3	11,5
Romania																				
Creditcoop	327	247	219	1,5	31	21,1	0,47	2,1	95,6	28,2	1.776	590.348	36	732	658.468	n.a.	n.a.	n.a.	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	123.984	95.065	68.360	469	8.893	7,2	0,37	5,3	55,9	n.a.	12.166	7.113.178	42	3.230	1.623.297	4.024	6,9	5,9	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	53.617	37.136	32.436	24	3.376	5,4	0,05	0,7	54,7	15,5	5.519	3.503.285	18	910	1.459.536	1.577	2,4	2,9	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	239.821	175.880	185.055	795	17.035	7,1	0,33	4,7	59,4	20,5	9.492	3.600.000	225	824	1.935.790	1.756	13,8	n.a.	17,6	n.a.
United Kingdom																				
Building Societies Association	496.337	341.613	395.468	894	27.123	5,1	0,18	3,4	73,4	33,4	31.929 ⁴	25.500.000 ¹²	43	1.383	25.500.000	1.500	17,5	na	22,7	na
Total European countries⁷	8.821.420	4.643.400	4.941.656	22.031	569.508						704.520	223.534.770	2.754	41.758	87.767.485					
Non-European Countries																				
Canada																				
Desjardins Group	232.835	144.856	136.674	1.556	19.463	8,5	0,67	8,3	67,8	22,6	48.930	7.500.000 ⁷	219	851	7.500.000 ⁷	1.687	41,0 ⁸	24,0 ⁸	39,0 ⁸	20,0 ⁸
Japan																				
The Norinchukin Bank / JA Bank Group ¹⁰	810.709	505.935	112.816	1.634	60.288	7,4	0,20	2,3	30,1	23,2	210.541 ¹¹	n.a.	618	7269	10.469.165 ¹¹	11.086	10,3	n.a.	n.a.	n.a.
South-Korea																				
Korean Federation of Community Credit Cooperatives	154.904	138.040	106.164	577	12.482	11,4	0,40	4,6	85,0	13,3	14.783	20.890.475	1300	3227	8.331.341	7.857	7,6	n.a.	n.a.	n.a.
Total Non-European countries	1.198.448	788.830	355.654	3.767	92.233						274.254	28.390.475	2.137	11.347	26.327.506					

Notes

- * Table elaborated in collaboration with Tilburg University and based on Members input. The aggregated figures for 2020 are not comparable to those for 2019. The reason is that LCCU Group from Lithuania and Dezelina Banka Slovenije d.d. from Slovenia are no longer EACB members and the Korean Federation of Community Credit Cooperatives from South Korea joined the EACB in 2020.
- ** These indicators are calculated by Tilburg University which bears the full and sole responsibility. These figures are neither reported nor formally approved by the respective co-operative banks.
- *** This reporting organisation used to be called SZHISZ in many previous years.
- 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 shares in terms of deposits and loans of residents only
- ⁶ Data refers to co-operative banks without the two Polish affiliating banks
- ⁷ Desjardins Group has a total of 7.5 million members and clients. All clients of each local caisse are members. Desjardins subsidiaries have clients who are not necessarily members of a caisse.
- 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.
- ¹⁰ Economic indicators, Profitability and Capital solidity indicators are The Norinchukin Bank figures. Other indicators and market share indicators are cooperative group (JA Bank) figures.
- ¹¹ The number of FTEs and members pertain to the JA Bank Group. In previous years, these figures only referred to The Norinchukin Bank
- ¹² Total number of clients equals total number of members, because every customer has to be a member.