



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
The Co-operative difference : Sustainability, Proximity, Governance
KEY STATISTICS as of 31-12-21 (Financial Indicators)*
 (When not specified figures refer to the Group)

Figures rounded to the nearest decimal number

European Countries and data providing institutions	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	387.902	253.305	249.691	3.039	31.881	n.a.	0,78	10,5	58,1	13,9	26.017	4.000.000	340	1.338	2.000.000	n.a.	33,2	33,6	33,2**	n.a.
Österreichischer Volksbanken	32.095	22.747	21.563	219	2.658	6,6	0,68	9,5	77,3	19,3	3.128	1.021.805	9	243	502.700	613	4,8	5,1	6,1	n.a.
Bulgaria																				
Central Co-operative Bank	3.775	3.395	1.477	13	309	8,19	0,35	4,1	79,8	15,2	1.617	1.897.140	n.a.	294	6.201	561	5,8	4,1	5,3	n.a.
Denmark																				
Nykredit	224.627	12.441	195.579	1.190	12.563	4,8	0,50	9,9	38,4	23,4	3.907	1.217.000	45	41	998.000	n.a.	5,2	34,5	43,9	n.a.
Finland																				
OP Financial Group	174.110	75.612	96.947	901	14.184	7,4	0,50	6,6	55,0	20,4	13.074	3.600.000	121	324	2.049.000	n.a.	38,0	34,7	38,5	38,8 ³
France																				
Crédit Agricole	2.323.557	1.044.566	1.051.592	9.101	133.715	6,1	n.a.	n.a.	61,4	21,4	147.000	53.000.000	39	7.400	11.200.000	n.a.	25,0	23,1	31,8	31,9
Crédit Mutuel	1.080.491	547.660	564.925	4.302	67.000	8,0	0,40	6,4	59,6	22,6	83.141	36.100.000	18	5.330	8.300.000	n.a.	16,5	17,3	19,6	n.a.
BPCE	1.516.021	665.317	781.097	4.003	79.592	5,8	0,28	5,0**	69,4	18,7	100.000	36.000.000	29	n.a.	9.000.000	n.a.	22,1	22,0	26,0	n.a.
Germany																				
Co-operative Financial Network	1.566.451	984.926	944.028	7.505	129.543	8,0	0,48	6,0	64,6	15,8	170.614	> 30.000.000	772	8.074	18.177.683	16.309	22,7	23,1	29,9	36,1
Greece																				
Association of Cooperative Banks of Greece	1.787	1.551	1.218	1	125	7,0	0,05	0,8	62,0	13,4	557	200.495	6	55	107.890	79	n.a.	n.a.	n.a.	n.a.
Hungary																				
IHKSZ - Central Body of Integrated Credit Institutions ***	11.161	10.183	9.061	17	731	5,7	0,18	2,4	92,5	17,2	4.274	1.360.724	3	700	5.210	760	6,2	8,1	5,7	12,3
Italy																				
Federacasse (BCC)	271.461	189.438	139.137	800	21.200	7,8	0,29	4,1	64,8	19,6	28.755	6.500.000	238	4.155	1.374.692	n.a.	9,2	7,7	12,0	n.a.
Luxembourg																				
Banque Raiffeisen	10.156	8.891	7.423	19	454	5,2	0,19	4,2	73,9	12,8	598	130.751	1	34	43.298	83	18,0	11,0	14,0	n.a.
Netherlands																				
Rabobank	639.575	372.031	416.158	3.692	43.402	7,3	0,58	8,8	57,9	22,6	35.766	9.600.000	84	146	2.100.000	n.a.	35,0	n.a.	20,8 ²	38,5**
Poland																				
National Union of Co-operative Banks (KZBS)	51.311	45.223	20.524	168	3.327	8,7 ⁶	0,40 ⁶	5,4 ⁶	72,5 ⁶	18,6 ⁶	28.474 ⁶	n.a.	511	3.805	898.204	n.a.	9,8 ⁶	6,2 ⁶	5,5 ⁶	9,0 ⁶
Portugal																				
Credito Agricola	26.002	19.236	11.726	159	2.019	8	0,64	8,1	65,4	17,6	4.093	1.444.560	75	624	426.988	1.597	8,2	5,8	3,5	11,8
Romania																				
Creditcoop	343	263	228	1	31	19,7	0,35	1,6	94,0	27,4	1.701	596.692	34	727	659.075	n.a.	n.a.	n.a.	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	131.656	100.904	71.323	575	9.524	7,2	0,44	6,0	56,9	n.a.	12.161	7.181.764	42	3.244	1.657.889	4052,0	6,9	6,1	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	58.513	38.740	34.803	63	3.579	5,5	0,11	1,8	44,4	15,7	5.317	3.576.116	18	873	1.559.101	1525	2,5	2,9	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	263.574	186.898	191.184	990	17.726	6,7	0,38	5,6	56,0	23,2	9.729	3.607.000	219	820	1.963.593	1.732	14,0	n.a.	17,6	12,0**
United Kingdom																				
Building Societies Association	553.861	391.856	444.756	1.923	31.772	5,2	0,35	7,4	66,7	34,5	38.420 ⁴	25.800.000 ¹²	43	1.345	25.800.000	1.500	17,6	na	22,6	na
Total European Countries	9.328.429	4.975.183	5.254.441	38.681	605.333						718.343	226.834.047	2.647	39.572	88.829.524					
Non-European Countries																				
Canada																				
Desjardins Group	275.993	165.668	160.891	2.045	23.302	8,5	n.a.	8,9	71,2	22,1	53.783	7.500.000 ⁷	215	782	7.500.000 ⁷	1.679	42,0 ⁸	26,0 ⁸	38,0 ⁸	24,0 ⁸
Japan																				
The Norinchukin Bank / JA Bank Group ¹⁰	755.934	468.186	101.528	1.263	52.250	7,9	0,17	2,1	81,9	21,3	205.099 ¹¹	n.a.	585	6493	10.421.317 ¹¹	10.753	9,9	n.a.	n.a.	n.a.
South-Korea																				
Korean Federation of Community Credit Cooperatives	179.301	159.135	131.217	826	14.088	11,7	0,50	5,9	81,1	12,4	14.933	21.436.241	1297	3242	8.310.616	7.969	7,9	n.a.	n.a.	n.a.
Total Non-European Countries	1.211.228	792.989	393.636	4.134	89.640						273.815	28.936.241	2.097	10.517	26.231.933					

Notes

* Table elaborated in collaboration with Tilburg University and based on Members input. The aggregated figures for 2020 onwards are not comparable to those before 2019. The reason is that LCCU Group from Lithuania and Dezelna 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.