EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

The Cooperative difference : Sustainability, Proximity, Governance

KEY STATISTICS as of 31-12-23 (Financial Indicators)*

(When not specified figures refer to the Group)

Figures rounded to the nearest decimal number

	Economic indicators						Profitability indicators			Capital solidity indicators	Other indicators						Market share			
European Countries and dataproviding institution	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	399.874	262.942	260.294	5.673	40.352	n.a.	1,42	14,3	46,9	18,2	33.000	2.800.000	291	1.337	1.700.000	n.a.	37,1	36,0	n.a.	n.a.
Österreichischer Volksbanken	30.482	22.180	22.738	326	2.872	8,1	1,10	12,6	55,5	18,9	3.108	966.082	9	232	484.000	n.a.	4,1	4,0	n.a.	4,8
Bulgaria																				
Central Co-operative Bank	4.187	3.750	1.545	56	386	9,2	1,07	12,1	44,9	19,3	1.559	1.941.829	n.a.	290	5.957	524	5,0	3,3	4,8	n.a.
Denmark																				
Nykredit	225.719	15.327	194.545	1.461	13.561	5,1	0,70	11,4	32,2	23,0	3.973	1.221.836	41	41	1.002.000	n.a.	5,8	35,0	44,7	n.a.
Finland																				
OP Financial Group	160.391	76.656	97.836	1.642	16.262	9,5	0,98	10,6	46,1	21,2	12.650	3.800.000	102	289	2.093.000	n.a.	39,2	34,3	38,9	37,9
France																				
Crédit Agricole	2.467.099	1.121.942	1.155.940	8.258	142.340	5,5	n.a.	n.a.	58,8	21,1	154.000	54.000.000	39	6.750	11.800.000	n.a	26,0	23,6	32,6	33,2
Crédit Mutuel	1.142.593	594.151	639.141	4.598	75.447	7,3	0,41	6,3	59,2	21,4	84.584	37.783.531	18	4.659	8.882.759	6.698	16,3	18,4	20,6	20,0
BPCE	1.544.100	711.658	839.457	2.804	71.200	5,0	0,18	3.3 **	73,6	18,2	100.000	35.000.000	29	n.a.	9.000.000	n.a.	21,0	22,0	n.a.	n.a.
Germany																				
Co-operative Financial Network	1.597.180	1.033.200	1.023.602	10.805	143.238	8,0	0,68	7,5	77,0	16,2	171.689	> 30.000.000	697	7.207	17.827.897	14.696	22,1	23,4	32,2	36,3
Hungary																				
Central Body of Integrated Financial Institutions***	4.176	3.261	3.360	60	819	13,6	1,09	8,2	55,6	41,8	648	126.907	3	14	4.312	19	0,4	0,3	0,5	0,2
Italy																				
Federcasse (BCC)	257.694	188.877	139.013	2.701	23.600	9,2	1,05	11,6	56,1	24,4	29.147	6.500.000	222	4.089	1.440.433	6.500	10,0	8,0	11,8	n.a.
Luxembourg																				
Banque Raiffeissen	10.765	9.596	7.694	44	520	5,35	0,41	8,5	52,9	13,8	642	129.702	1	30	49.348	n.a.	19,0	13,0	13,0	n.a
Netherlands																				
Rabobank	613.796	391.380	434.007	4.377	49.641	7,1	0,71	9,1	52,3	21,7	40.467	9.600.000	78	149	2.300.000	n.a.	34,7	n.a.	19.3 [2]	39.3 **
Poland																				
National Union of Co-operative Banks (KZBS)	62.650	43.169	21.412	1.110	4.519	9.6 [6]	2.30 [6]	22.0 [6]	41.3 [6]	20,7 [6]	26,950 [6]	n.a.	492	3.627	856.980	n.a.	10.3 [6]	6.9 [6]	5.7 [6]	8.0 [6]
Portugal																				
Credito Agricola	25.302	20.004	12.059	297	2.438	9,6	1,20	13,1	41,8	22,3	4.136	1.593.059	68	618	409.272	1608	8,0	5,8	3,4	12,7
Romania																				
Creditcoop	344	255	245	1	31	20,61	0,22	0,9	98,5	28,0	1.569	575.201	33	695	658.848	n.a.	n.a.	n.a.	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	132.341	110.277	73.786	1.184	11.479	8,7	0,89	10,3	42,7	n.a.	12.865	7.240.781	42	3.324	1.743.243	4.213	7,5	6,5	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	60.156	43.490	37.761	127	4.009	5,9	0,21	3,3	49,0	16,0	5.176	3.757.429	18	832	1.706.159	1.503	2,7	3,0	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	276.246	193.232	206.942	1.293	20.764	7,5	0,47	6,2	51,9	25,8	10.305	3.693.000	219	784	2.057.532	1.549	15,6	n.a.	17,8	n.a.
United Kingdom																				
Building Societies Association	598.410	444.512	465.053	3.431	36.785	5,9	0,58	10,5	55,2	27,2	40,400 [4]	26,200,000 [12]	42	1264	26.200.000	1.455	19,0	n.a.	23,5	n.a.
Total [9]	**9.613.506**	**5.289.860**	**5.636.430**	**50.248**	**660.262**						**736.868**	**226.929.357**	**2.444**	**36.231**	**90.221.740**					
Non-European Countries																				
Canada																				
Desjardins Group	289.185	190.991	182.640	1.548	23.514	7,3	n.a.	6,8	76,3	21,9	56.165	7.700.000	209	661	7 700 000 [7]	1.559	38.0 [8]	26.0 [8]	38.0 [8]	23.0 [8]
Japan																				
The Norinchukin Bank / JA Bank Group [10]	591.042	385.287	88.683	367	25.817	5,7	0,06	1,1	96,0	21,0	189.824	n.a.	541	5987	10.275.232	10.292	9,6	n.a.	n.a.	n.a.
South-Korea																				
Korean Federation of Community Credit Cooperatives	212.613	188.809	139.342	68	14.347	9,2	0,07	0,5	98,2	13,8	15.726	23.554.281	1.288	3264	8.563.335	8.071	8,6	n.a.	n.a.	n.a.
Total (Non-European)	**1.092.840**	**765.087**	**410.665**	**1.983**	**63.678**						**459.758**	**31.254.281**	**2.038**	**9.912**	**36.702.844**					

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.

*** In April 2022, the largest cooperative bank, the Takarékbank, left the Organization of Integrated Credit Institutions.

[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 7.7 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 Norinchunkin Bank

[12] Total number of clients equals total number of members, because every customer has to be a member.