



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
 The Cooperative difference : Sustainability, Proximity, Governance
KEY STATISTICS as of 31-12-24 (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																				
Oesterreichische Raiffeisenbanken	405.386	271.197	261.087	3.940	43.124	n.a.	0,97	9,1	48,1	19,4	26.900	2.800.000	283	1.300	1.500.000	n.a.	33,4	35,1	n.a.	n.a.
Oesterreichischer Volksbanken	32.065	23.256	23.224	132	3.570	7,3	0,41	4,9	62,8	22,9	3.158	960.344	9	231	500.000	548	4,7	4,5	n.a.	4,9
Bulgaria																				
Central Co-operative Bank	4.644	4.153	1.609	53	439	9,5	1,10	11,8	58,8	19,7	1.543	1.959.904	n.a.	285	5.889	530	5,3	3,2	4,3	n.a.
Denmark																				
Nykredit	237.992	16.304	205.064	1.574	14.094	5,0	0,70	11,7	32,5	22,8	3.900	1.229.657	41	41	1.008.000	n.a.	6,1	35,3	45,3	n.a.
Finland																				
OP Financial Group	161.168	80.455	98.629	1.987	18.110	10,5	1,24	11,6	46,7	23,5	14.746	3.700.000	93	278	2.115.000	n.a.	40,8	34,2	39,1	37,8
France																				
Crédit Agricole	2.601.727	1.164.511	1.188.842	8.640	148.814	5,5	n.a.	n.a.	59,7	20,9	157.714	54.000.000	39	6.600	12.100.000	n.a.	26,3	23,4	32,8	33,8
Crédit Mutuel	1.169.152	600.930	647.621	4.538	79.461	7,5	0,39	5,9	57,7	21,6	87.105	37.817.270	18	4.510	9.172.453	6.076	16,6	18,6	20,9	20,2
BPCE	1.584.558	723.090	851.843	3.520	73.800	5,1	0,22 **	4,0 **	70,3	18,8	103.000	35.000.000	29	n.a.	9.000.000	n.a.	21,7	21,4	n.a.	n.a.
Germany																				
Co-operative Financial Network	1.637.724	1.061.003	1.050.269	7.535	150.305	8,4	0,46	5,1	57,1	16,9	173.489	> 30.000.000	672	6983	17.643.092	14.297	22,0	23,3	32,5	36,8
Hungary																				
Central Body of Integrated Financial Institutions	3.864	3.014	2.992	49	804	17,4	1,25	6,7	50,8	51,6	388	129.930	3	14	4.089	19	0,5	0,2	0,3	0,2
Italy																				
Federacasse (BCC)	254.102	198.919	139.957	3.255	26.477	10,4	1,27	13,8	56,0	27,6	29.174	6.500.000	218	4.093	1.473.874	6.700	10,5	8,1	11,8	15,0
Luxembourg																				
Banque Raiffeisen	11.446	10.346	7.860	28	547	5,58	0,25	5,1	53,8	14,3	663	133.308	1	29	54.176	44	18,0	14,0	13,0	n.a.
Netherlands																				
Rabobank	629.253	411.436	447.315	5.163	53.444	7,3	0,82	10,0	52,8	20,9	41.913	9.600.000	78	126	2.300.000	n.a.	35,4	n.a.	18,9 ²	41,2 **
Poland																				
National Union of Co-operative Banks (KZBS)	72.712	50.456	22.864	1.177	5.803	10,6	2,0 ⁵	18,7 ⁶	45,0 ⁶	23,6 ⁶	27.020 ⁶	n.a.	489	3.126	848.000	n.a.	10,9	6,8	5,8 ⁶	7,48 ⁶
Portugal																				
Credito Agricola	27.301	22.019	12.742	438	2.846	10	1,67	16,6	43,4	24,0	4.324	1.639.636	67	617	409.747	1.625	8,2	6,0	3,3	13,7
Romania																				
Creditcoop	371	279	262	2	31	19,6	0,55	2,4	96,3	27,5	1.515	548.320	32	686	657.399	n.a.	n.a.	n.a.	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	141.640	119.695	76.703	1.575	13.028	9,2	1,11	12,1	39,4	n.a.	13.390	7.430.622	42	3.397	1.804.238	4.293	7,6	6,8	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	62.204	47.170	39.371	326	4.348	6,1	0,54	7,8	47,2	16,1	5.062	3.856.704	18	799	1.762.433	1.473	2,9	3,1	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	284.126	199.770	216.645	1.123	22.047	7,8	0,40	5,1	56,7	26,0	10.643	3.728.481	218	774	2.095.378	1.484	14,9	n.a.	18,1	13,3 **
United Kingdom																				
Building Societies Association	647.019	488.329	507.157	2.821	40.911	6,4	0,44	7,5	59,2	27,5	41.480 ⁴	26.815.000 ¹²	42	1.264	26.815.000	1.395	19,0	n.a.	24,0	n.a.
Total⁹	9.968.454	5.496.332	5.802.056	47.877	702.004						747.127	227.849.176	2.392	35.153	91.268.768					
Non-European Countries																				
Brasil																				
Sicredi *	61.984	34.881	33.079	1.041	6.898	12,3	1,68	15,1	45,6	19,6	47.247	8.691.000	103	2.860	8.691.000	7.902	4,1	7,0	0,2	8,0
Canada																				
Desjardins Group	316.218	202.073	195.339	2.265	25.979	7,6	n.a.	9,0	69,8	24,2	55.290	7.800.000	204	579	7.800.000 ⁷	1.303	36,0 ⁸	31,0 ⁸	39,0 ⁸	23,0 ⁸
Japan																				
The Norinchukin Bank / JA Bank Group ¹⁰	490.898	346.365	93.271	-1.137	26.783	6,2	-0,23	-3,6	194,9	22,0	183.999	n.a.	529	5.857	10.216.181	10.187	9,5	n.a.	n.a.	n.a.
South-Korea																				
Korean Federation of Community Credit Cooperatives ¹³	213.755	191.435	136.067	-1.291	14.172	14,1	-0,60	-9,1	111,1	11,7	16.545	23.534.341	1.276	3.249	7.841.460	8.043	8,3	n.a.	n.a.	n.a.
Total (Non-European)	1.082.855	774.754	457.756	879	73.832						303.081	40.025.341	2.112	12.545	34.548.641					

Notes

- * Table elaborated in collaboration with Tilburg University and based on Members input. Sicredi from Brasil joined the EACB in May 2025.
- ** 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.
- 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