EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

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The Cooperative difference : Sustainability, Proximity, Governance

KEY STATISTICS as of 31-12-25 (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	418.912	285.768	268.680	3.412	46.747	n.a.	0,78	7,0	50,7	20,2	26.500	2.800.000	276	1.250	1.500.000	n.a.	32,2	34,1	n.a.	n.a.
Österreichischer Volksbanken	32.897	23.601	23.564	150	3.612	7,5	0,46	5,6	69,2	22,3	3.168	955.727	9	231	610.000	546	4,7	5,0	n.a.	4,9
Belgium																				
Crelanco*	57.074	45.224	49.292	250	3.420	5,5	0,46	8,3	71,0	30,9	1.559	1.720.872	n.a.	612	309.001	450	5,9	10,0	12,8	7,3
Bulgaria																				
Central Co-operative Bank	5.275	4.691	1.697	79	518	9,8	0,88	9,3	63,4	27,9	1.527	1.975.719	n.a.	276	5.814	508	5,1	2,8	3,8	n.a.
Denmark																				
Nykredit	269.305	29.372	223.114	1.670	15.777	4,6	0,60	11,3	38,7	20,4	5.590	1.590.000	35	51	1.300.000	n.a.	12,0	37,1	46,1	n.a.
Finland																				
OP Financial Group	164.841	83.852	100.172	1.807	19.729	11,1	1,11	9,5	52,2	22,3	15.134	3.700.000	54	274	2.136.000	n.a.	41,0	34,1	39,2	37,2
France																				
Crédit Agricole	2.681.925	1.199.426	1.209.724	8.754	154.597	5,6	n.a.	n.a.	59,6	21,1	158.520	55.000.000	39	6.550	12.300.000	n.a	26,4	23,4	33,1	34,5
Crédit Mutuel	1.194.174	608.578	663.076	4.771	84.436	8,0	0,40	5,8	56,8	22,9	88.521	38.752.503	18	4.385	9.004.159	6.124	16,7	18,8	21,0	20,7
BPCE	1.645.733	757.253	879.407	4.061	76.300	5,1	0,25**	4,5**	67,2	19,2	105.000	35.000.000	29	n.a.	9.600.000	n.a.	22,1	21,2	n.a.	n.a.
Germany																				
Co-operative Financial Network	1.676.298	1.089.334	1.081.170	7.375	158.521	8,7	0,44	4,8	58,3	17,2	176.535	> 30.000.000	646	6.813	17.542.193	13791	21,9	23,1	32,3	37,2
Hungary																				
Central Body of Integrated Financial Institutions	4.253	3.283	3.275	78	927	24,4	1,87	9,5	43,2	74,9	368	130.793	3	14	3.877	19	0,6	0,2	0,3	0,2
Italy																				
Federcasse (BCC)	265.276	207.999	145.182	3.077	29.217	11,0	1,16	10,5	58,8	30,8	29.621	6,500,000	216	4.099	1.508.231	6787	10,4	8,4	12,1	15,0
Luxembourg																				
Banque Raiffeissen	11.871	10.725	8.128	31	669	5,8	0,26	5,6	57,6	16,2	685	135.778	1	29	57.663	43	20,0	14,0	12,0	n.a
Netherlands																				
Rabobank	638.886	433.903	472.319	4.957	55.851	7,7	0,78	9,1	53,0	23,6	48.202	9.100.000	78	111	2.366.636	n.a.	35,7	n.a.	22,0 [2]	n.a.
Poland																				
National Union of Co-operative Banks (KZBS)	81.552	55.197	24.464	1.128	7.079	11,1	1,7 [6]	14,9 [6]	50,1 [6]	29,5 [6]	27.300 [6]	n.a.	488	3.054	813.000	n.a.	11,1	6,8	5,8 [6]	7,4 [6]
Portugal																				
Credito Agricola	29.490	23.820	13.747	289	3.137	9,8	1,02	9,7	52,2	23,0	4.435	1.659.132	67	615	416.474	1.643	8,4	6,1	3,6	13,0
Romania																				
Creditcoop	370	278	262	1	30	19,7	0,35	1,5	97,7	31,8	1.310	502.152	31	679	655.874	n.a.	n.a.	n.a.	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	153.371	129.165	83.385	1.687	14.651	9,6	1,10	11,5	44,7	n.a.	13.833	7.405.096	42	3.459	1.858.595	4.422	7,8	7,1	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	65.068	49.539	42.878	349	4.701	6,5	0,55	7,7	46,9	17,0	5.149	3.928.805	18	800	1.802.402	1.460	2,9	3,2	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	346.898	242.498	261.830	1.169	26.711	7,7	0,34	4,4	59,4	27,5	10.972	3.770.080	212	761	2.127.690	1.453	15,2	n.a.	18,4	n.a.
United Kingdom																				
Building Societies Association	756.179	600.727	617.492	4.503	42.569	6,1	0,66	11,9	58,2	24,3	47.849 [4]	35.796.200[12]	42	1.367	27.296.200	1.681	23,0	n.a.	29,0	n.a.
Total [9]	**10.499.648**	**5.884.233**	**6.172.858**	**49.597**	**749.198**						**771.778**	**233.922.857**	**2.304**	**35.430**	**93.213.809**					

Non-European Countries																				
Brasil																				
Sicredi *	70.256	40.345	34.362	1.165	7.696	12,9	1,66	15,0	46,2	19,8	50.688	9.849.000[14]	100	3.009	9.849.000[14]	7.849	4,6	7,7	0,3	6,6
Canada																				
Desjardins Group	316.400	204.319	195.999	2.415	26.238	7,8	n.a.	9,3	69,8	26,1	52.515	10.000.000 [7]	199	547	10 000 000 [7]	1.260	36.0 [8]	23.0 [8]	39.0 [8]	23.0 [8]
Japan																				
The Norinchukin Bank / JA Bank Group [10]	433.362	296.030	92.013	1.057	26.516	6,9	0,24	3,4	92,0	21,8	179.215	n.a.	523	5.804	10.151.155	10.076	9,4	n.a.	n.a.	n.a.
South-Korea																				
Korean Federation of Community Credit Cooperatives [13]	168.650	150.151	107.726	-747	10.865	14,5	-0,40	-6,9	109,8	11,5	16.140	23.638.382	1.251	3.198	7.580.990	7.851	7,9	n.a.	n.a.	n.a.
Total (Non-EU)	**988.668**	**690.845**	**430.099**	**3.890**	**71.314**						**298.558**	**43.487.382**	**2.073**	**12.558**	**37.581.145**					

Notes

* Table elaborated in collaboration with Tilburg University and based on Members input. Sicredi from Brasil and Crelanco from Belgium joined the EACB in May 2025 and January 2026, respectively.

** 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

[7] Desjardins Group has a total of 10 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 has increased by 8,5 million in 2025 due to the acquisition of two other banks by two building societies. There may be some double counting as the new customers might already be customers (and members) of building societies.

[13] KFCC is the apex organization of Community Credit Cooperatives (CC) in Korea, and the submitted data only includes the aggregated data of CC.

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