



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
The Co-operative difference : Sustainability, Proximity, Governance
KEY STATISTICS as of 31-12-15 (Financial Indicators)*
 (When not specified figures refer to the Group)

Figures rounded to the nearest decimal number

European Union 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	279,611	182,316	185,187	1,554	17,846	n.a.	0.56 **	8.1	66.6	9.3 (tier 1 ratio)	29,000	3,600,000	477	1,578	1,700,000	n.a.	30.3	28.3	24.4 **	n.a.
Österreichischer Volksbanken	27,815	22,342	22,691	-67	1,818	n.a.	-0.24 **	-3.7 **	85.4	15.4	4,994	1,060,000	37	464	688,000	n.a.	4.7	7.5	7.9 **	20
Bulgaria																				
Central Co-operative Bank	2,374	2,130	1,051	3	194	8.2 **	0.2	1.8	75.5	15.2	2,087	1,621,872	n.a.	50	6,626	501	6.5	4.0	1.2	n.a.
Cyprus																				
Co-operative Central Bank	14,307	12,744	12,797	-166	1,306	8.8	-1.2	-12.90	43.9	15.6	2,749	n.a.	19	251	600,000	n.a.	28.0	20.0	36.0	7.0
Denmark																				
Nykredit	185,432	8,388	149,963	428	8,772	4.4	0.23	5.2	41.9	23.9	3,757	1,065,000	59	864	350,000	58	3.9	30.5	42.2	n.a.
Finland																				
OP Financial Group	125,145	58,220	75,192	853	9,324	7.5	0.72	10.3	53.0	22.9	12,130	4,303,000	178	450	1,491,000	n.a.	37.1	34.9	38.6	37.5 ³
France																				
Crédit Agricole	1,698,859	663,135	740,386	6,043	97,421	5.7			62.3	18.1	140,000	50,000,000	39	11,100	8,789,841	n.a.	24.4	21.1	29.1	36.0
Crédit Mutuel	739,809	328,800	386,000	3,095	47,055	6.2	0.43	6.7	63.1	18.5	78,800	30,700,000	18	5,260	7,700,000	8,861	15.2	17.2	19.8	16.0
BPCE	1,166,535	499,711	617,465	3,242	65,193	4.9	0.28 **	6.0 **	68.1	16.8	108,000	35,000,000	35	8,000	8,900,000	n.a.	22.2	20.7	25.8	n.a.
Germany																				
BVR	1,162,519	739,218	700,608	6,967	93,007	6.9	0.60	7.5	63.6	15.8	187,616	31,000,000 **	1,021	12,260	18,283,324	19,364	21.0	20.7	27.8	33.4
Greece																				
Association of Cooperative Banks of Greece	2,539	1,880	2,647	n.a.	171	6.7	n.a.	n.a.	n.a.	n.a.	864	352,285	9	112	163,628	n.a.	1.0	0.8	n.a.	15
Hungary																				
National Federation of Savings Co-operatives (a)	6,386	4,366	2,707	30 **	463 **	7.3 **	0.47	6.48	72.25	7.07	7,326	1,150,000	105	1,484	84,000	n.a.	8.69	4.44	n.a.	n.a.
Italy																				
Federacasse (BCC)	221,100	161,800	134,000	-96	20,300	11.4	-0.04	-0.50	59.2	17.0	36,500	6,000,000	364	4,414	1,248,724	5,401	7.7	7.2	n.a.	22.4
Lithuania																				
Association of Lithuanian credit unions (a)	477	403	265	-12	39.00	8.20	-2.44	-30.80	57.5	21.7	598	2,656	63	126	142,601	n.a.	2.9	1.8	0.4	4.5
Luxembourg																				
Banque Raiffeisen	7,222	6,057	5,181	18	328	4.7	0.24	5.4	75.1	12.7	609	114,754	13	42	22,373	52	20.0 ⁵	13.0	12.0	n.a.
Netherlands																				
Rabobank	670,373	337,593	426,157	2,214	41,280	5.1	0.33	6.5	62.6	23.2	45,658	8,600,000	106	506	1,945,000	2,206	35.0	n.a.	20.0 ²	42.0
Poland																				
National Union of Co-operative Banks (KZBS)	32,784	21,042	16,231	137	2,815	9.7 ⁶	0.5 ⁶	5.0 ⁶	75.4 ⁶	15.9 ⁶	32,006	n.a.	561	4,732	994,263	3,800	9.4	7.5	1.9 ⁶	14.2
Portugal																				
Crédito Agrícola	14,936	10,910	8,373	54	1,203	8.1	0.36	4.9	63.8	13.5	4,121	1,200,000	82	675	400,000	1,497	6.5	4.2	2.5	n.a.
Romania																				
Creditcoop (a)	199	134	132	1 **	6.3 **	n.a.	0.42	1.33	98.0	22	2,235	919,467	763	46	660,000	n.a.	n.a.	n.a.	n.a.	n.a.
Slovenia																				
Dezeln Banka Slovenije d.d. (a)	856	646	530	-17	45	n.a.	-2.27	-28.40	62.5	9.83	355	85,000	1	85	260	39	2.34	2.22	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	90,945	70,468	51,967	371	7,361	8.1	0.41	5.00	52.4	n.a.	12,337	7,117,302	43	3,394	1,405,187	3,500	5.6	4.2	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	40,461	31,895	30,125	70	2,798	6.0	0.17 **	2.5 **	57.4 **	11.6 **	6,678	3,353,747	19	1,257	1,417,051	1,353	2.2	2.6	n.a.	n.a.
United Kingdom																				
Building Societies Association	466,405	335,386	363,937	2,021	25,689	4.6	0.4	9.6	57	18.4	30,400	22,400,000 ⁷	44	1,563	22,400,000	1,466	18.3	n.a.	20.8	n/a
Total⁸	6,957,089	3,499,584	3,933,592								748,820	209,645,083	4,056	58,713	79,391,878					
Non-European Union Countries																				
Canada																				
Desjardins Group	164,323	102,699	105,632	1,297	14,089	7.8	0.79	9.1	71.1	17.2	47,654	4,413,607	321	795	4,413,607	2,152	42.9	n.a.	36	28
Japan																				
The Norinchukin Bank / JA Bank Group	784,166	471,738	58,263	2,127	55,867	6.1	0.27	4.3	74.7	19.0	3,561	n/a	749	7,960	3,677	94,000	10	n.a.	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	189,200	139,701	153,089	743	12,247	6.7	0.40	6.4	62.6	16.4	9,286	3,717,987	292	994	1,862,032	1,635	19.5	n.a.	16.9	n.a.
Total (Non-EU)	1,137,688	714,138	316,985								60,501	8,131,594	1,362	9,749	6,279,316	97,787				

Notes

* Table elaborated in collaboration with TIAS School for Business and Society of Tilburg University and based on Members input

** These indicators are calculated by TIAS 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 share domestic deposits instead of total deposits

⁶ Data refers to co-operative banks without the two Polish affiliating banks

⁷ Total number of clients equals total number of members, because every customer has to be a member.

⁸ Totals are based on reported data, i.e. data for some co-operative banks were not available. The Totals for 2015 are not comparable with those of previous years. Due to a reform in Italy, data for all banche popolari (popular banks) are excluded as from 2015.

a) data 2013