



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
The Co-operative difference: Sustainability, Proximity, Governance

KEY STATISTICS as of 31-12-22 (Financial Indicators)*
 (When not specified figures refer to the Group)

Figures rounded to the nearest decimal number

European Union 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	400.344	267.142	261.678	5.323	36.135	n.a.	0,98	14,7	46,9	17,3	24.700	2.800.000	318	1.283	1.712.000	n.a.	33,4	33,6	33,4**	n.a.
Österreichischer Volksbanken	29.224	22.105	22.116	115	2.654	7,4	0,40	4,8	76,9	18,7	3.033	987.933	9	236	650.000	n.a.	4,6	4,1	6,0	n.a.
Bulgaria																				
Central Co-operative Bank	3.981	3.602	1.550	19	327	8,2	0,51	6,2	50,6	18,1	1.600	1.921.728	n.a.	292	6.002	512	5,3	3,6	5,2	n.a.
Denmark																				
Nykredit	214.783	14.410	185.081	1.268	13.001	5,0	0,60	10,2	37,6	22,5	4.076	1.219.000	43	41	1.000.000	n.a.	5,5	34,6	44,6	n.a.
Finland																				
OP Financial Group	175.516	81.468	98.546	1.023	14.335	7,6	0,60	7,2	58,0	19,3	12.999	4.400.000	108	297	2.066.000	n.a.	39,1	34,5	38,6	38,2 ³
France																				
Crédit Agricole	2.373.120	1.095.758	1.114.389	8.144	133.791	5,3	n.a.	n.a.	62,0	21,6	145.000	53.000.000	39	7.100	11.500.000	n.a.	25,4	23,5	32,4	32,3
Crédit Mutuel	1.108.076	565.868	612.441	4.153	68.663	6,7	0,38	6,1	61,0	21,3	83.636	36.557.026	18	4.735	8.576.643	7.147	15,8	17,8	19,9	19,2
BPCE	1.531.100	670.000	826.953	3.951	69.700	5,0	0,26**	4,8**	70,3	17,9	100.000	35.000.000	29	n.a.	9.000.000	n.a.	22,0	22,0	26,0	na
Germany																				
Co-operative Financial Network	1.581.104	1.032.862	999.937	2.102	127.569	7,4	0,13	1,6	78,4	15,7	170.488	> 30.000.000	737	7.512	17.946.757	15520	22,5	23,1	31,8	36,2
Hungary																				
Central Body of Integrated Financial Institutions***	6.553	5.480	5.146	25	702	6,4	0,30	3,8	82,5	33,5	510	85.736	2	0	4.657	0	0,1	0,2	0,3	0,0
Italy																				
Federacasse (BCC)	271.966	191.452	141.620	1.932	21.720	8,0	0,71	8,9	60,0	23,4	28.841	6.500.000	225	4.096	1.403.879	6417	9,4	7,8	11,5	n.a.
Luxembourg																				
Banque Raiffeisen	10.754	9.425	7.739	24	477	5,1	0,22	5,0	71,9	13,1	618	128.905	1	32	45.863	47	18,0	13,0	14,0	n.a.
Netherlands																				
Rabobank	628.513	396.472	432.122	2.786	46.358	6,6	0,44	6,2	64,3	21,6	37.834	9.600.000	78	144	2.200.000	n.a.	35,0	n.a.	17,0 ²	38,9**
Poland																				
National Union of Co-operative Banks (KZBS)	51.173	36.248	19.510	674	3.433	n.a.	1,7 ⁶	19,0 ⁶	46,1 ⁶	19,2 ⁶	28.263	n.a.	496	3.420	882.828	3.000	10,3 ⁶	6,4 ⁶	5,7 ⁶	8,27 ⁶
Portugal																				
Credito Agricola	24.895	20.398	11.982	203	2.042	7,6	0,57	7,1	61,5	19,9	4.110	1.539.174	71	617	417.592	1.592	8,0	5,7	3,5	11,8
Romania																				
Creditcoop	323	240	229	1	31	21,2	0,31	1,3	97,6	28,4	1.627	600.338	34	711	658.717	n.a.	n.a.	n.a.	n.a.	n.a.
Spain																				
Unión Nacional de Cooperativas de Crédito	133.425	105.531	73.578	733	10.273	7,7	0,55	7,1	54,1	n.a.	12.350	7.333.087	42	3260	1.697.366	4.111	7,2	6,3	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	62.314	40.250	37.431	80	3.783	5,4	0,13	2,2	56,1	15,9	5.213	3.680.883	18	843	1.659.650	1.514	2,6	2,9	n.a.	n.a.
Switzerland																				
Raiffeisen Schweiz	282.992	206.505	216.368	1.192	20.800	7,3	0,42	5,7	55,9	24,9	9.901	3.638.000	220	803	2.001.499	1.638	14,5	n.a.	17,6	11,8**
United Kingdom																				
Building Societies Association	567.065	399.712	434.063	2.896	33.476	5,7	0,53	9,7	58,5	27,4	37.545 ⁴	25.800.000 ¹²	43	1.228	25.800.000	1.459	18,0	na	22,7	na
Total European Countries⁹	9.457.220	5.164.928	5.502.479	36.645	609.270						712.344	224.791.810	2.531	36.650	89.229.453					
Non-European Union Countries																				
Canada																				
Desjardins Group	280.904	179.286	173.103	1.497	22.389	7,6	n.a.	6,2	78,6	21,9	58.774	7.500.000	213	724	7.500.000 ⁷	1.654	40,0 ⁸	26,0 ⁸	38,0 ⁸	22,0 ⁸
Japan																				
The Norinchukin Bank / JA Bank Group ¹⁰	627.792	438.318	98.196	297	37.562	7,1	0,05	0,6	98,9	21,8	198.043 ¹¹	n.a.	571	6.192	10.364.277 ¹¹	10.475	9,7	n.a.	n.a.	n.a.
South-Korea																				
Korean Federation of Community Credit Cooperatives	210.496	186.238	149.369	1.154	15.470	12,6	0,6	7,5	81,1	12,0	14.860	22.623.973	1.294	3.261	8.657.240	8.051	7,3	n.a.	n.a.	n.a.
Total Non-European Countries	1.119.192	803.842	420.668	2.948	75.421						271.677	30.123.973	2.078	10.177	26.521.517					

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. In 2022, the Association of Cooperative Banks of Greece cancelled its membership from the EACB.

** 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 7.5 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.