

**EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS**  
The Co-operative difference : Sustainability, Proximity, Governance  
**KEY STATISTICS as of 31-12-17 (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 (%) <sup>1</sup>
<b>Austria</b>																				
Österreichische Raiffeisenbanken	286.063	198.290	192.226	2.095	19.909	n.a.	0.73 **	10,9	68,3	10,9 <sup>11</sup>	29.000	3.600.000	406	1.448	1.700.000	1.239	30,6 **	28,9	26,7 **	n.a.
Österreichischer Volksbanken	25.323	20.850	19.768	61	2.199	6,2	0,24	3,5	84,1	16,6	4.121	1.134.339	10	343	660.807	n.a.	5,3	4,5	7,8 **	n.a.
<b>Bulgaria</b>																				
Central Co-operative Bank	2.767	2.485	1.132	18	236	8,5	0,70	8,1	59,5	16,8	1.958	1.732.916	n.a.	310	6.394	569	5,8	4,2	2,8	n.a.
<b>Denmark</b>																				
Nykredit	191.510	10.190	163.708	1.074	10.573	4,6	0,56	10,9	36,2	23,9	3.505	1.101.000	56	42	468.445	42	5,1	31,0	41,1	n.a.
<b>Finland</b>																				
OP Financial Group	137.242	65.549	82.240	854	11.121	7,9	0,60	8,0	57,0	22,5	12.212	4.400.000	167	407	1.833.000	n.a.	37,0	35,5	39,3	38,7 <sup>3</sup>
<b>France</b>																				
Crédit Agricole	1.763.169	732.420	814.758	6.536	107.700	5,6	n.a.	n.a.	65,1	18,2	139.000	52.000.000	39	8.700	9.700.000	n.a.	24,4	21,7	30,8	33,0
Crédit Mutuel	813.198	374.176	435.026	3.054	53.044	6,4	0,38	5,8	62,4	21,1	82.000	31.600.000	18	5.160	7.800.000	8.253	15,5	17,0	19,2	15,9
BPCE	1.259.850	569.879	682.939	3.024	70.518	5,1	0,24	4,8	72,1	19,2	106.500	31.200.000	30	7.800	9.000.000	n.a.	22,7	21,1	26,4	n.a.
<b>Germany</b>																				
Co-operative Financial Network	1.243.316	801.031	761.880	6.073	104.438	7,7	0,49	6,0	65,3	16,0	177.248	> 30.000.000	915	11.108	18.514.854	18.362	21,5	21,7	29,2	33,9
<b>Greece</b>																				
Association of Cooperative Banks of Greece	2.629	2.051	2.788	16	222	8,4	0,60	5,9	62,9	12,6	907	385.261	9	110	172.393	139	1,0	0,8	n.a.	18
<b>Hungary</b>																				
SZHSZ	7.421	5.794	3.395	-39,7	744	8,5	n.a.	n.a.	84,1	18,4	6.701	1.506.733	19	1.144	32.938	1.000	10,7	8,7	8,4	12,2
<b>Italy</b>																				
Federacasse (BCC)	212.000	158.440	131.200	250	19.400	11,4	0,12	1,3	68,7	17,1	30.103	6.000.000 **	289	4.255	1.275.000	5.545	7,8	7,2	10,3	n.a.
<b>Lithuania</b>																				
LCCU Group	369	326	218	1	27	n.a.	0,40	5,0	85,4	19,8	407	112.945	50	64	105.074	1.126	1,6	1,2	0,7	n.a.
<b>Luxembourg</b>																				
Banque Raiffeisen	7.905	6.687	5.741	18	391	4,5	0,23	4,7	73,1	14,1	626	118.801	13	38	31.073	53	19,0 <sup>5</sup>	14,0 <sup>5</sup>	13,0 <sup>5</sup>	n.a.
<b>Netherlands</b>																				
Rabobank	602.991	340.682	410.964	2.674	39.610	6,0	0,44	7,2	67,1	26,2	37.170	8.500.000	102	444	1.916.000	1.967	34,0	n.a.	22,0 <sup>2</sup>	39,0
<b>Poland</b>																				
National Union of Co-operative Banks (KZBS)	41.585	26.050	17.318	171	3.241	12,0 <sup>6</sup>	0,60 <sup>6</sup>	5,8 <sup>6</sup>	65,8 <sup>6</sup>	17,2 <sup>6</sup>	31.125	n.a.	553	4.505	969.171	3.855	10,2	7,3	4,8 <sup>6</sup>	12,2
<b>Portugal</b>																				
Credito Agricola	17.988	12.586	9.373	152	1.449	8,1	0,85	11,3	60,4	16	4.068	1.500.000	81	669	400.000	1.538	7,1	5,0	3,0	8,2
<b>Romania</b>																				
Creditcoop	261	188	183	0,8	30	n.a.	0,34	1,3	96,9	30,6	1.948	609.540	41	744	654.538	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Slovenia</b>																				
Deželna Banka Slovenije d.d.	931	803	710	4	58	5,4	0,42	6,6	66,1	12,8	348	88.926	1	82	304	37	3,0	2,2	n.a.	n.a.
<b>Spain</b>																				
Unión Nacional de Cooperativas de Crédito	98.397	77.030	55.197	442	7.429	8,1	0,45	6,0	57,3	n.a.	12.230	7.193.796	43	3.244	1.508.536	3.691	6,4	4,7	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	40.507	27.645	30.011	80	3.054	6,3	0,20 **	2,6 **	62,9	13,4	5.682	3.537.963	19	1.135	1.433.980	1.271	2,3	2,7	n.a.	n.a.
<b>United Kingdom</b>																				
Building Societies Association	440.328	308.618	363.404	1.627	23.941	4,6	0,38	8,3	61,0	24,4	32.440 <sup>4</sup>	23.000.000 <sup>7</sup>	44	1510	23.000.000	1.540	18,3	n.a.	21,8	n.a.
<b>Total<sup>9</sup></b>	<b>7.195.749</b>	<b>3.741.769</b>	<b>4.184.179</b>		<b>479.335</b>						<b>719.299</b>	<b>209.322.220</b>	<b>2.914</b>	<b>53.262</b>	<b>81.182.507</b>					
<b>Non-European Union Countries</b>																				
<b>Canada</b>																				
Desjardins Group	182.110	112.326	117.496	1.424	16.399	8,5	0,80	9,1	70,8	18,4	45.547	n.a.	281	739	n.a.	2.049	42,1 <sup>8</sup>	22,5 <sup>8</sup>	36,1 <sup>8</sup>	20,4 <sup>8</sup>
<b>Japan</b>																				
The Norinchukin Bank / JA Bank Group <sup>10</sup>	791.078	503.510	70.905	994	50.899	6,4	0,13	2,0	88,9	19,2	3.608	n.a.	681	7.679	3.585	70.000	10,3	n.a.	n.a.	n.a.
<b>Switzerland</b>																				
Raiffeisen Schweiz	194.812	140.368	154.443	784	13.431	7,1	0,40	6,1	60,8	17,4	9.411	3.700.000	255	912	1.890.128	1.699	13,1	n.a.	17,7 **	11,6 **
<b>Total (Non-EU)</b>	<b>1.168.000</b>	<b>756.204</b>	<b>342.844</b>		<b>80.729</b>						<b>58.566</b>		<b>1.217</b>	<b>9.330</b>	<b>1.893.713</b>					

Notes

\* Table elaborated in collaboration with Tilburg University and based on Members input

\*\* 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.

<sup>1</sup> Cooperative banks do not apply a similar definition of the SME sector.

<sup>2</sup> Market share new mortgages

<sup>3</sup> Market share corporate loans

<sup>4</sup> Just FTEs, no parttime employees are included

<sup>5</sup> Market shares in terms of deposits and loans of residents only

<sup>6</sup> Data refers to co-operative banks without the two Polish affiliating banks

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

<sup>8</sup> Market shares in the province of Québec

<sup>9</sup> Totals are based on reported data, i.e. data for some co-operative banks were not available. Due to a change in the legal status of the Central Cooperative Bank in Cyprus at the beginning of 2018, this bank is not included in the table. Hence, the totals are not comparable to those reported for 2016.

<sup>10</sup> Economic indicators and Profitability indicators are The Norinchukin Bank figures. Other indicators and market share indicators are cooperative group (JA Bank) figures.

<sup>11</sup> This figure represents the Tier 1 ratio