

## EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

The Co-operative difference : Sustainability, Proximity, Governance

KEY STATISTICS as of 31-12-19 (Financial Indicators)\*  
(When not specified figures refer to the Group)

European Union Countries and dataproducing 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>																				
Oesterreichische Raiffeisenbanken	319.663	214.801	222.346	2.582	25.577	n.a.	0,63	13,5	59,6	14,4	21.834	4.000.000	368	1.781	1.700.000	2.737	31,9	31,8	31,4**	n.a.
Oesterreichischer Volksbanken	27.496	21.729	21.251	149	2.638	7,5	0,54	4,9	80,1	17,8	3.496	1.072.639	9	267	660.807 ***	650	5,0	4,5	7,0	n.a.
<b>Bulgaria</b>																				
Central Co-operative Bank	3.122	2.775	1.444	18	291	9,2	0,60	6,4	71,5	17,3	1.738	1.831.666	n.a.	304	6.356	582	5,6	3,8	4,6	n.a.
<b>Denmark</b>																				
Nykredit	215.556	11.428	181.090	994	11.293	4,5	0,46	9,0	36,5	22,4	3.515	1.235.000	56	40	992.000	n.a.	5,3	32,0	42,0	n.a.
<b>Finland</b>																				
OP Financial Group	147.024	63.998	91.463	670	11.685	8,3	0,50	5,5	60,0	21,1	12.226	3.894.000	147	352	2.003.000	n.a.	39,2	35,5	39,5	40,3 <sup>3</sup>
<b>France</b>																				
Crédit Agricole	2.010.966	855.507	913.496	7.198	121.534	5,7	n.a.	n.a.	64,2	18,9	142.000	52.000.000	39	8.400	10.500.000	n.a.	24,5	22,4	31,5	33,5
Crédit Mutuel	930.916	439.636	490.161	3.858	59.700	6,9	0,43	6,5	64,2	21,6	82.794	34.200.000	18	5.000	8.000.000	8.250	15,9	17,1	19,2	16,3
BPCE	1.338.064	559.713	693.257	3.030	77.341	5,3	0,28	3,9**	72,3	18,8	105.000	30.000.000	29	n.a.	9.000.000	n.a.	21,9	21,0	26,0	n.a.
<b>Germany</b>																				
Co-operative Financial Network	1.384.088	880.398	844.552	7.046	116.013	7,8	0,51	6,3	62,2	15,6	174.314	> 30.000.000	841	9344	18.544.863	17669	22,1	22,4	30,6	35,9
<b>Greece</b>																				
Association of Cooperative Banks of Greece	3.158	2.672	2.750	n.a.	185	5,85	0,46	7,8	n.a.	13,4	988	428.692	7	107	184.025	142	1,0	0,8	n.a.	18,0
<b>Hungary</b>																				
SZHISZ	7.795	4.522	4.170	22	832	9,10	0,28	2,6	94,0	16,4	6.547	1.342.552	4	859	5.230	914	6,5	8,2	5,8	10,8
<b>Italy</b>																				
Federacasse (BCC)	220.557	153.000	128.200	676	20.200	9,1	0,30	3,2	71,0	17,8	29.087	6.000.000**	259	4.234	1.333.570	5.775	7,8	7,5	10,2	n.a.
<b>Lithuania</b>																				
LCCU Group	452	396	348	1	39	7,4	0,31	3,6	93,3	15,0	492	120.550	48	107	110.695	913	1,8	1,9	1,4	n.a.
<b>Luxembourg</b>																				
Banque Raiffeisen	8.912	7.748	6.478	17	415	5,2	0,19	4,2	76,9	12,5	615	122.547	1	38	36.804	54	19,0	12,0	13,0	n.a.
<b>Netherlands</b>																				
Rabobank	590.598	417.914	416.025	2.203	41.346	6,4	0,40	5,3	59,7	25,2	34.451	9.500.000	89	371	1.900.000	n.a.	33,0	n.a.	20,9 <sup>2</sup>	40,9**
<b>Poland</b>																				
National Union of Co-operative Banks (KZBS)	47.243	32.630	20.667	163	3.493	8,2 <sup>6</sup>	0,40 <sup>6</sup>	5,1 <sup>6</sup>	66,6 <sup>6</sup>	16,8 <sup>6</sup>	30.072 <sup>6</sup>	n.a.	538	4.262	934.591	n.a.	10,1 <sup>6</sup>	6,8 <sup>6</sup>	5,4	12,0
<b>Portugal</b>																				
Credito Agricola	19.362	15.205	10.555	131	1.672	8,6	0,7	7,8	67,0	16,5	4.194	1.684.462	79	653	430.572	1.564	7,8	5,7	3,3	11,8
<b>Romania</b>																				
Creditcoop	308	233	221	1,0	31	n.a.	0,34	1,4	96,7	28,43	1.821	603.835	38	740	658.344	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Slovenia</b>																				
Deželna Banka Slovenije d.d.	1.018	889	747	1	63	5,8	0,07	1,1	69,7	14,7	354	87.977	1	79	287	38	2,9	2,1	n.a.	n.a.
<b>Spain</b>																				
Unión Nacional de Cooperativas de Crédito	107.165	85.171	61.953	587	8.404	7,8	0,55	7,0	57,9	n.a.	12.094	7.064.825	42	3.233	1.574.534	3.935	6,7	5,5	n.a.	n.a.
Banco de Crédito Cooperativo (BCC)	47.406	32.167	29.930	92	3.326	5,9	0,20	2,8	50,1	14,7	5.578	3.441.666	18	956	1.430.086	1.570	2,5	2,6	n.a.	n.a.
<b>United Kingdom</b>																				
Building Societies Association	501.487	351.370	418.508	1.368	28.665	5,0	0,28	5,5	70,0	34,0	31.950 <sup>4</sup>	25.000.000 <sup>7</sup>	43	1.394	25.000.000	1.501	18,5	na	23,1	na
<b>Total <sup>9</sup></b>	<b>7.932.356</b>	<b>4.153.902</b>	<b>4.559.612</b>	<b>30.806</b>	<b>534.744</b>						<b>705.160</b>	<b>213.630.411</b>	<b>2.683</b>	<b>42.521</b>	<b>85.005.764</b>					
<b>Non-European Union Countries</b>																				
<b>Canada</b>																				
Desjardins Group	214.881	133.131	139.422	1.784	18.831	8,8	0,83	9,9	68,9	21,6	47.849	n.a.	238	667	n.a.	1.689	40,9 <sup>8</sup>	23,5 <sup>8</sup>	38,3 <sup>8</sup>	20,4 <sup>8</sup>
<b>Japan</b>																				
The Norinchukin Bank / JA Bank Group <sup>10</sup>	864.939	549.193	108.023	749	59.790	6,9	0,09	1,0	92,3	23,2	216.012 <sup>11</sup>	n.a.	642	7.594	10.494.184 <sup>11</sup>	11.507	10,3	n.a.	n.a.	n.a.
<b>Switzerland</b>																				
Raiffeisen Schweiz	228.778	162.298	178.209	769	16.044	7,1	0,34	4,8	61,3	18,3	9.295	3.500.000	229	847	1.909.233	1.767	13,4	n.a.	18	12,0**
<b>Total (Non-EU)</b>	<b>1.308.598</b>	<b>844.621</b>	<b>425.654</b>	<b>3.301</b>	<b>94.665</b>						<b>273.156</b>	<b>3.500.000</b>	<b>1.109</b>	<b>9.108</b>	<b>12.403.417</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.
- \*\*\* 2018 data
- <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.
- <sup>10</sup> Economic indicators, Profitability and Capital solidity indicators are The Norinchukin Bank figures. Other indicators and market share indicators are cooperative group (JA Bank) figures.
- <sup>11</sup> The number of FTEs and members pertain to the JA Bank Group. In previous years, these figures only referred to The Norinchukin Bank