

**The power of
cooperation**

**Cooperatives
Europe key
figures 2015**



Nearly 180,000
cooperative
enterprises



More than 140
million members



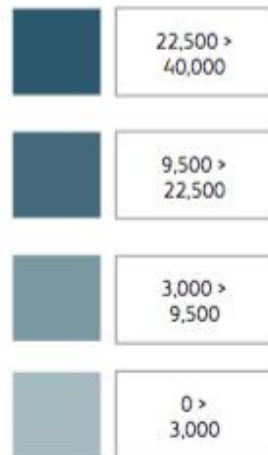
More than
4.5 million
employees



More than 1,000 €
billion in annual
turnover

Cooperative enterprises in Europe (1)

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Italy (39,600), Turkey (33,857), France (22,517) and Spain (20,050) have the largest number of cooperatives in Europe.

Cooperative member density in Europe (%)

Cooperative member density in Europe (%)



50 >
100



25 >
50



8 >
25

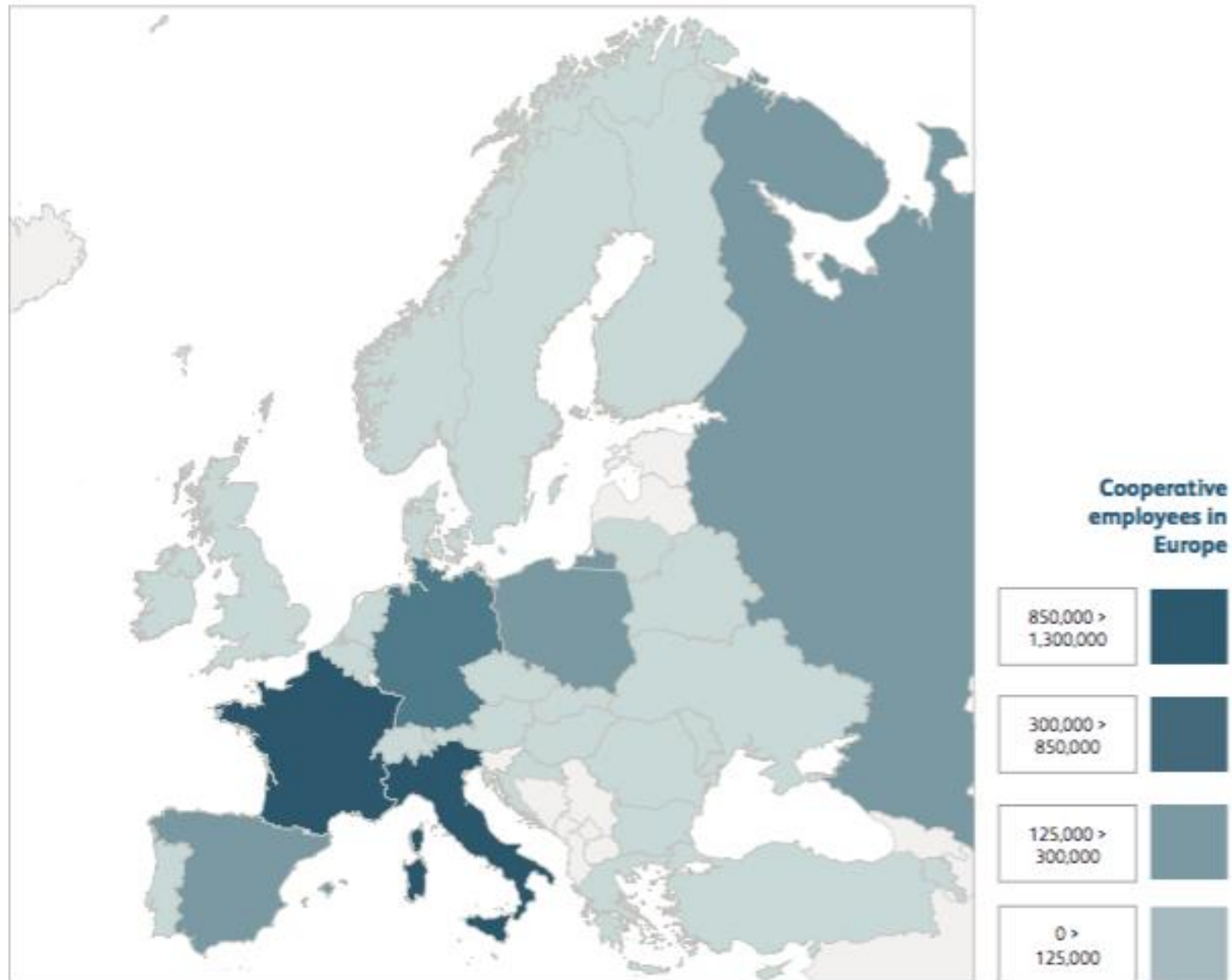


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- Every person in the Netherlands is member of at least one cooperative.
- 85% of Finnish population are members of a cooperative.
- 60% of Cypriot population are members of cooperative.
- 45% of Norwegian and Swedish population are members of a cooperative.
- 40% French population are members of a cooperative.

Cooperative employees in Europe (1)



France (1,217,466), Italy (1,150,200), Germany (860,000), Poland (300,000) and Spain (290,221) are the countries with most cooperative employees in Europe.

Top cooperatives in Europe by turnover (€ billion)

Cooperative	Sector	Country	Turnover
Rewe	Retail	Germany	51
Edeka	Retail	Germany	47.2
ACDLEC- E.Leclerc	Retail	France	44.035
Groupe Crédit Agricole	Banking	France	30.24
Système U	Retail	France	23.51
Groupe BPCE	Banking	France	23.3
Achmea	Insurance	Netherlands	20
John Lewis Partnership PLC	Consumer	UK	15.52
Groupe Crédit Mutuel	Banking	France	15.41
Co-operative Group Limited	Consumer	UK	15.34
BayWa	Agriculture & Renewable Energy	Germany	15.2
Coop Italia	Consumer	Italy	13.5
Rabobank Groep	Banking	Netherlands	12.9
FrieslandCampina	Agriculture	Netherlands	11.3
Coöperatie VGZ	Insurance	Netherlands	10.9
Astera	Agriculture	France	8.39
Hispacoop	Consumer	Spain	7.9
Agravis	Agriculture	Germany	7.4
SOK-group	Consumer	Finland	7.29
Coop Denmark	Consumer	Denmark	7.2
Grupo Eroski	Consumer	Spain	5.88
Menzis	Insurance	Netherlands	5.8
In Vivo	Agriculture	France	5.67
Sodiaal Union	Agriculture	France	5.43
DMK	Agriculture	Germany	5.3
Metsa Group	Agriculture	Finland	4.97
NOWEDA	Pharmacy	Germany	4.9
Tereos	Agriculture	France	4.7
Terrea	Agriculture	France	4.68
KF	Consumer	Sweden	4.04



Agriculture



More than
50,000
cooperative
enterprises



More than 9.5
million members

Cooperative enterprises

51,392

Members
(multiple membership)

9,592,704



More than
650,000
employees



347 € billion in
annual turnover

Employees

675,566

Annual turnover

347 € billion



Banking



4,200
cooperative
enterprises



Nearly 60.5
million members

Cooperative enterprises
4,200

Members
60,440,105



More than
850,000
employees



More than 7,000 €
billion in annual
assets

Employees
867,345

Annual assets
7,397.734 € billion



Consumer



More than
11,500
cooperative
enterprises



More than 37.3
million members

Cooperative enterprises
11,546

Members
37,385,400



More than
600,000
employees



More than 100 €
billion in annual
turnover

Employees
619,049

Annual turnover
102.6 € billion



Housing



More than
37,500
cooperative
enterprises



More than 11
million members

Cooperative enterprises
37,570

Members
11,189,933



More than
100,000
employees



More than 20 €
billion in annual
turnover

Employees
109,258

Annual turnover
22.18 € billion



Industry & Services



More than
60,000
cooperative
enterprises



Nearly 3 million
members

Cooperative enterprises

61,964

Members

2,809,850



Nearly 1.3 million
employees



Nearly 85 €
billion in annual
turnover

Employees

1,313,696

Annual turnover

85.08 € billion



Renewable energy



1,250
cooperative
enterprises



300,000
members

Cooperative enterprises

1,250

Members
300,000



More than 1,000
employees



Nearly 980 €
million in annual
turnover

Employees
1,024

Annual turnover
979.5 € million

Poland



More than 9,500
cooperative
enterprises



Nearly 8 million
members



300,000
employees



14.5 € billion in
annual turnover

Cooperative enterprises

9,552

New cooperatives

153

Members

7,976,600

Female members

3,434,000

Employees

300,000 (estimation)

Female employees

170,000

Annual turnover

14.5 € billion

Our members

National Co-operative Council - NCC (Krajowa Rada Spółdzielcza - KRS)

Intersectoral | National organisation

National Association of Cooperative Savings and Credit Unions – NACSCU (Krajowa Spółdzielcza Kasa Oszczędnościowo-Kredytowa – KSKOK)

Banking sector | National organisation

National Supervision Union of Społem Consumer Co-operatives – NSUCC Społem (Krajowy Związek Rewizyjny Spółdzielni Spożycow Społem – KZRSS Społem)

Consumer sector | National organisation

Auditing Union of Housing Co-operatives of the Republic of Poland – AUHC RP (Związek Rewizyjny Spółdzielni Mieszkaniowych RP – ZRSM RP)

Housing sector | National organisation

National Auditing Union of Workers' Co-operatives – NAUWC (Związek Lustracyjny Spółdzielni Pracy - ZLSP)

Industry & Services sector | National organisation

Cooperative law

- Act of 16 September 1982 The Cooperative Law - general national law for all cooperative sectors.
- Act of 14 December 1995 on cooperative saving and credit unions.
- Act of 7 December 2000 on the functioning of cooperative banks, their associations and associating banks.
- Act of 15 December 2000 on housing cooperatives.
- Act of 27 April 2006 on social cooperatives.
- Act of 22 July 2006 on the European Cooperative Society.

Legal framework

- The minimum number of members is 10 people or 3 legal entities. The minimum number of members is 5 for social cooperatives, agricultural production cooperatives and cooperative farmers' groups.
- The minimum capital to be paid by a member is one share which value is defined by the general assembly.

Governance

- One member, one vote applies (only in the cooperatives whose members are natural persons).
- Two-tier system of governance is mandatory (general assembly - supervisory council - board of directors)

Cooperative sectors



Agriculture

Cooperative enterprises	2,991
Members	317,200
Employees	87,900
Annual turnover	7.1 € billion



Banking

Cooperative enterprises	623
Members	3,512,700
Employees	43,300
Annual assets	28.204 € billion



Consumer

Cooperative enterprises	316
Members	73,500
Employees	42,200
Annual turnover	1.7 € billion



Housing

Cooperative enterprises	3,680
Members	4,030,500
Employees	65,400
Annual turnover	4.6 € billion



Industry, Services & Social

Cooperative enterprises	1,911
Members	42,700
Employees	50,900
Annual turnover	260 € million

Spain



More than 20,000
cooperative
enterprises



More than 7
million members



More than
290,000
employees



More than 60 €
billion in annual
turnover

Number of cooperatives

20,050

New cooperatives

1,293

Members

7,296,629

Under 35 members

2,918,652

Employees

290,221

Female employees

140,757

Under 35 employees

129,438

Annual turnover

61 € billion

Top largest cooperatives in Spain by annual turnover (€ billion) | 2013

Grupo Eroski - Consumer	5.88
Consum S.C.V - Consumer	1.84
Coren, S.C.G., S.Coop.Galega - Agriculture	0.98
An, S.Coop. - Agriculture	0.665
Fagor Ederlan - Industry & Services	0.608
Orona - Industry & Services	0.593
Irizar, S. Coop. - Industry & Services	0.556
Anecoop S.Coop. - Agriculture	0.508
Consum, Scv A Catalunya - Consumer	0.406
Sca Ganadera Del Valle De Los Pedroches Covap - Agriculture	0.358

Cooperative sectors



Agriculture

Cooperative enterprises	3,844
New cooperatives	57
Members	1,179,323
Female members	294,831
Employees	98,999
Annual turnover	25.7 € billion



Banking

Cooperative enterprises	67
Members	2,517,056
Employees	19,383
Annual assets	135.02 € billion



Consumer

Cooperative enterprises	282
New cooperatives	20
Members	3,312,372
Employees	28,990
Annual turnover	12.51 € billion



Housing

Cooperative enterprises	582
New cooperatives	119
Members	57,878
Employees	1,352
Annual turnover	759.35 € million



Industry, Services & Social

Cooperative enterprises	16,950
New cooperatives	1,004
Members	230,000
Female members	112,700
Under 35 members	103,500
Employees	23,000
Annual turnover	22.1 € billion