

Facts & Figures

of the cooperatives
in Germany and Europe
2026

DGRV



Cooperatives in Germany

—→ Cooperatives are a driving force for the economy and society.

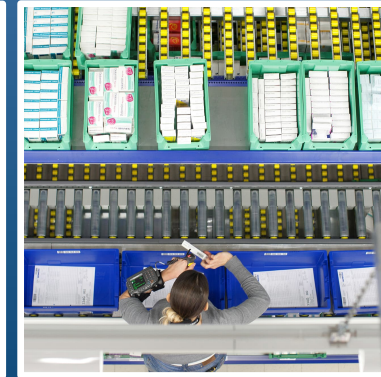
They stand for a solid business model and long-term entrepreneurial action. Sustainability is part of the cooperative DNA. This is because cooperatives are about promoting their members, not short-term capital interests.



The cooperatives companions in everyday life

—→ We encounter cooperatives everywhere and around the clock.

Cooperative banks are strong financing partners for our small and medium-sized enterprises, agricultural cooperatives produce our food, retail cooperatives secure our supply of goods of all kinds and housing cooperatives provide affordable dwellings.



The Cooperative Clock

—→ **Cooperatives are with us around the clock.**

But we usually don't even notice them in our everyday lives. However, if we take a closer look, we quickly become aware of the many cooperative services and offers.

Let's accompany the Müller family through their day and see where they encounter cooperatives.



The Cooperative Clock

11:00 am

As a **tax advisor**, Tim uses IT solutions from DATEV, a software cooperative for the profession. Tim's tax office is one of **40,000 DATEV members**.

12:00 am

During his lunch break, Tim buys a sandwich at the bakery next door. Like around **12,500 other bakeries and pastry shops**, it is a member of a **BÄKO cooperative**.

1:00 pm

Mia uses her lunch break for a consultation at the bank. She is a member of one of the approximately **700 Volksbanken and Raiffeisenbanken** in Germany.

10:00 am

During break time, the children each eat a banana, and an apple sourced from one of the **78 fruit and vegetable cooperatives**. The banana comes from a cooperative in **Costa Rica**.

2:00 pm

It's time for PE at school. The children's sportswear was purchased at one of the **1,400 INTERSPORT cooperative stores**.

8:30 am

Mia is a pharmacist and owner of one of the **9,300 pharmacies** that are members of the **NOWEDA pharmacy cooperative**.

3:00 pm

The family lives in an affordable flat that they have rented as members of one of around **2,000 housing cooperatives**.

7:45 am

The children ride to school with their new bicycles. They purchased them from a specialist dealer belonging to the **ZEG Zweirad-Einkaufs-Genossenschaft eG** (ZEG Bicycle Purchasing Cooperative).

4:00 pm

Tim calls a **taxi cooperative** to take him to a meeting with a client.

7:00 am

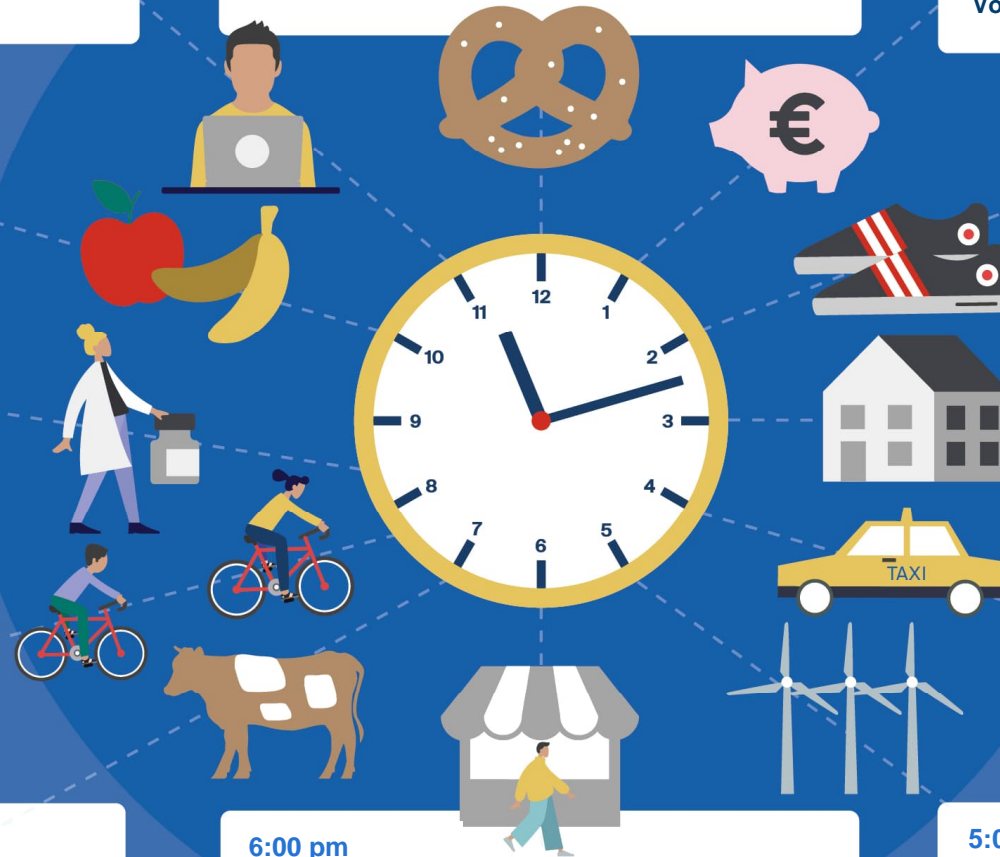
Tim and Mia are sitting at the breakfast table with their two children. The milk for their cereals comes from one of the **142 dairy cooperatives** in Germany.

6:00 pm

After work, Tim goes grocery shopping. He can go to a **REWE or EDEKA** supermarket near his flat. There are around **8,000** of these cooperative supermarkets throughout Germany.

5:00 pm

Mia would like to switch to a different electricity provider. In the future, the family will obtain green electricity from one of approximately **1,000 energy cooperatives**.



Cooperatives

The economic organisation with the most members



7,000
cooperatives



1 m
employees



21 m
members



Cooperative sectors



Cooperative banks



Raiffeisen cooperatives



Small-scale industry commodity and services cooperatives



Energy cooperatives



Consumer and service cooperatives



Housing cooperatives

	Cooperative banks	Raiffeisen cooperatives	Small-scale industry commodity and services cooperatives	Energy cooperatives	Consumer and service cooperatives	Housing cooperatives
Number of cooperatives	646	1,599	1,440	1,020	540	2,000
Members ² (in millions)	17.5	1.0	0.5	0.2	0.3	3.1
Employees	13,750	109,900 ³	740,000 ^{1,2}	1,200 ²	5,000	28,600
Turnover (in billion EUR):	1,240 (Balance sheet)	77,8 ³	199	2	1	

Cooperative banks

A solid business model

—> **Cooperative banks stand for trust and a solid business model.**

All over Germany they offer their 30 million customers comprehensive financial services.



Sustainable branch of the Raiffeisenbank Südhardt eG
with solar panel and e-charging station

Cooperative banks

A solid business model



A joint protection scheme is used to protect customers' deposits. The rating agency FitchRatings has awarded the rating „AA-“.



646

number of
cooperatives



139,750

employees



1,240 bn €

balance sheet



17.5 m

members



Cooperative banks

A solid business model

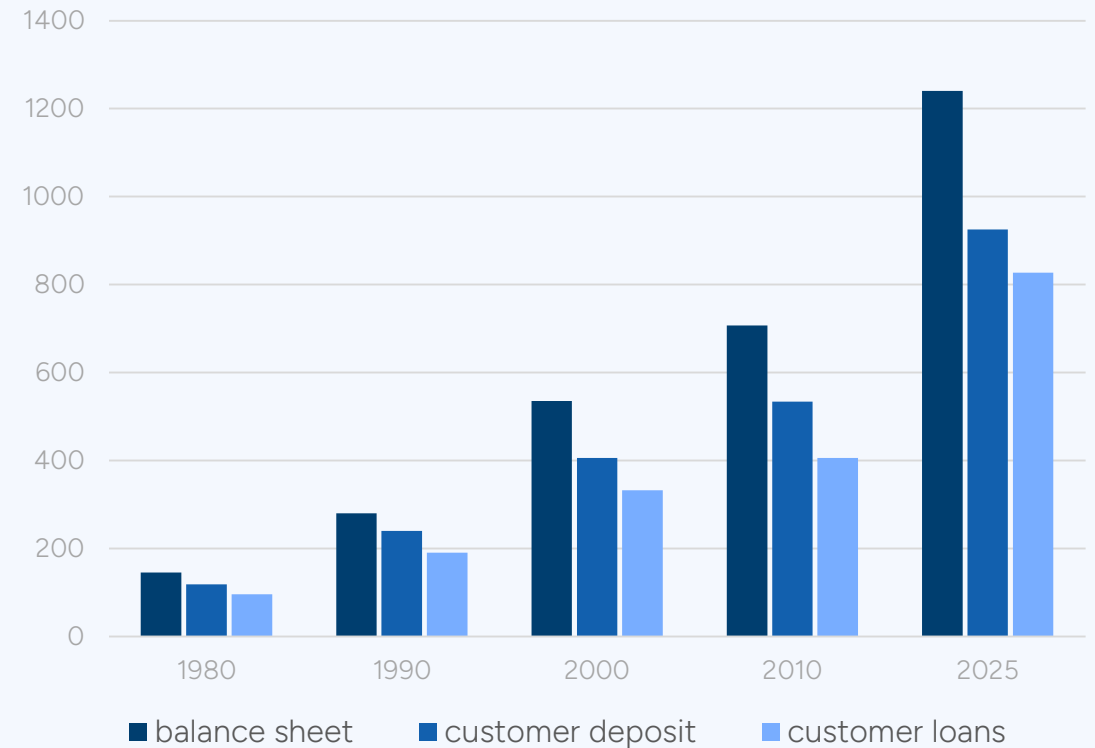


In addition to the **Volksbanken and Raiffeisenbanken**, the **Sparda banks, PSD banks**, church banks and other specialised institutions, the affiliated companies also belong to the cooperative financial network of Volksbanken Raiffeisenbanken.

Development of members from 1980 to 2025 (in millions)



Development of the cooperative banks (stocks in billion euros)



Cooperative banks

A solid business model



The **10 affiliated companies** of the Genossenschaftliche FinanzGruppe offer comprehensive services to the cooperative banks.



35,150 employees



715 bn balance sheet



DZ BANK and affiliates of the
Genossenschaftliche FinanzGruppe

finanzgruppe.de

 Genossenschaftliche FinanzGruppe
Volksbanken Raiffeisenbanken

 Schwäbisch Hall

 Union
Investment

 R+V

 e@sy
Credit

 DZ PRIVATBANK

 Volksbanken
Raiffeisenbanken

 DZ BANK

 VR Smart
Finanz

 DZ HYP

 MünchenerHyp

reisebank



Raiffeisen cooperatives

A regional economic force

—> **Cooperatives connect local producers in rural areas with the global markets.**

Nearly half of the flow of goods to and from the agricultural sector goes through cooperative companies.



RWZ agricultural technology centre in Rommerskirchen

Raiffeisen cooperatives

A regional economic force



With 109,900 employees, Raiffeisen cooperatives are **an important employer and economic factor in rural regions.**



1,599

Raiffeisen cooperatives



109,900
employees



77.8 bn €¹
added turnover



1 m
members



Raiffeisen cooperatives

A regional economic force



1/3

...of the total German grape crop is processed by winegrowers' cooperatives into wines of all quality levels.



60%

...of the annual milk volume in Germany is processed into high-quality food by dairy cooperatives.



25%

...of the farmland in the eastern federal states is farmed by agricultural cooperatives.

Raiffeisen cooperatives

A regional economic force



Commodity business



Dairy cooperatives



Livestock, meat and breeding cooperatives



Fruit, vegetable and horticultural cooperatives



Farmers cooperatives



Winegrowers cooperatives



Other cooperatives

	Commodity business	Dairy cooperatives	Livestock, meat and breeding cooperatives	Fruit, vegetable and horticultural cooperatives	Farmers cooperatives	Winegrowers cooperatives	Other cooperatives
 Number of cooperatives	286	142	67	78	477	136	413
 Members ¹ (in thousands):	767	46	121	14	17	33	75
 Employees ¹	57,910	17,242	5,853	4,471	11,757	2,535	2,193
 Turnover ¹ (in billion EUR):	47.4	15.7	7.6	3.7	1.7	0.8	1.0

Small-scale industry commodity and services cooperatives

A strong network

- Traders, craftsmen and other medium-sized entrepreneurs work together in cooperatives to achieve economies of scale. This enables them to compete with powerful corporations.



Small-scale industry commodity and services cooperatives

A strong network



By joining forces, retailers can compete with powerful corporate groups in the market.



1,440

small-scale industry commodity and services cooperatives



740,000
employees



199 bn €

added turnover



500,000
members



Small-scale industry commodity and services cooperatives

A strong network



12,500

bakers and confectioners are supported by the **BÄKO cooperatives** and their central cooperatives



9,300

member pharmacies are supplied daily by **NOWEDA eG**



85,000

customers ask **SVG-Verbund** for advice on transport and logistics

Cooperatives are often connected in a multi-level network

Regional cooperatives of entrepreneurs are often organised in nationwide or international central cooperatives.

One example is the cooperatives of bakeries and confectioners, which have joined forces in their BÄKO-ZENTRALE eG.

Small-scale industry commodity and services cooperatives

A strong network

More than

45

sectors, in which small-scale industry commodity and service cooperatives operate



Central cooperatives ²



Cooperatives in the consumer goods trades ²



Cooperatives in non-food trades



Cooperatives in food-producing craft (e.g. bakery, fishing),



Cooperatives in non-food craft¹



Cooperatives in foods and luxury goods trades



Transport cooperatives (e.g. road transport, inland waterways)



Worker cooperatives (e.g. hairdressers, building cooperatives)



Water cooperatives



Other business cooperatives

	Central cooperatives ²	Cooperatives in the consumer goods trades ²	Cooperatives in non-food trades	Cooperatives in food-producing craft (e.g. bakery, fishing),	Cooperatives in non-food craft ¹	Cooperatives in foods and luxury goods trades	Transport cooperatives (e.g. road transport, inland waterways)	Worker cooperatives (e.g. hairdressers, building cooperatives)	Water cooperatives	Other business cooperatives
Number of cooperatives	6	73	169	66	66	116	132	79	147	569
Turnover (in billion EUR):	148	1	29.4	2	3.4	1.2	0.2	0.1	0.1	2.8

Housing cooperatives

Promotion of members

—→ Housing cooperatives provide their members with affordable housing and offer secure housing conditions.

In the interest of their members, they invest in the housing stock and in new buildings.



Headquarters of the GdW Bundesverband deutscher Wohnungs- und Immobilienunternehmen e.V. in Berlin

Housing cooperatives

Promotion of members



The purpose of every cooperative is to promote its members. Profits are made to achieve this goal.



2,000

housing
cooperatives



28,600

employees



4.4 m

residents



3.1 m

members



Housing cooperatives

Promotion of members



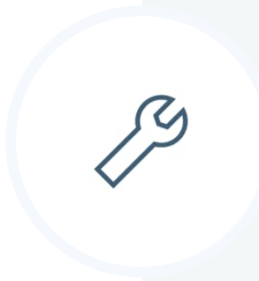
234

apartments in one and two family houses



4,581

apartments in multi-family houses



4.4 bn €

for moderniations and repair

Cooperatives create affordable housing

Housing cooperatives enable social, fair and sustainable housing.

In 2025, **€1.4 billion** were invested in new construction projects. In doing so, they make an important contribution to combating the housing shortage in urban areas.

Energy cooperatives

A sustainable society

- > **Energy cooperatives enable active participation and involvement in the energy transition.**

The goal is a long-term commitment of local residents. Taking part in the energy transition increases acceptance of renewable energies.



Energy cooperatives

A sustainable society



Ownership and participation in the cooperative promote acceptance of the energy transition.



1,020
energy
cooperatives



1,200
employees



2.1 bn €
turnover



220,000
members



Energy cooperatives

A sustainable society

About **8TWh** clean electricity from wind and solar was generated by the energy cooperatives.



3.6 bn €

investments of energy cooperatives in renewable energies



50 €

minimum participation to become a member in an energy cooperative



3,200 €

average participation of the members



3.0 million tons of CO2

were avoided by energy cooperatives in the electricity sector

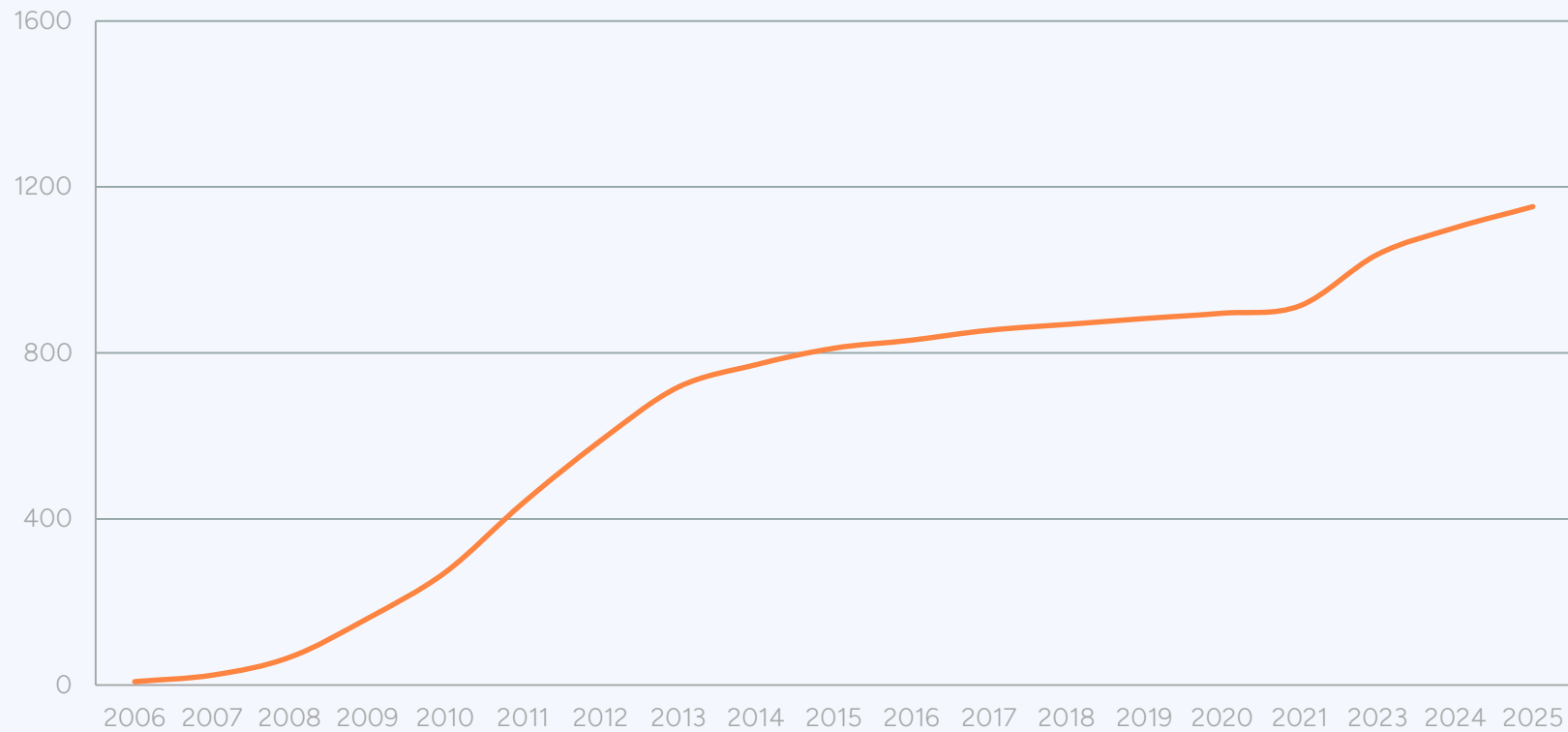
Energy cooperatives

A sustainable society

51

Newly founded energy cooperatives
in 2025

Foundations since 2006 (cumulated)



Consumer cooperatives Democratic organisations

- Citizens join together in cooperatives to purchase goods or provide services ranging from products to cultural activities.



Consumer cooperatives

Democratic organisations



1844

On 21st of December 1844, the 'Rochdale Society of Equitable Pioneers' founded the first cooperative grocery store.



540

consumer and
service cooperatives



5,000

employees



1.0 bn €

turnover



300,000

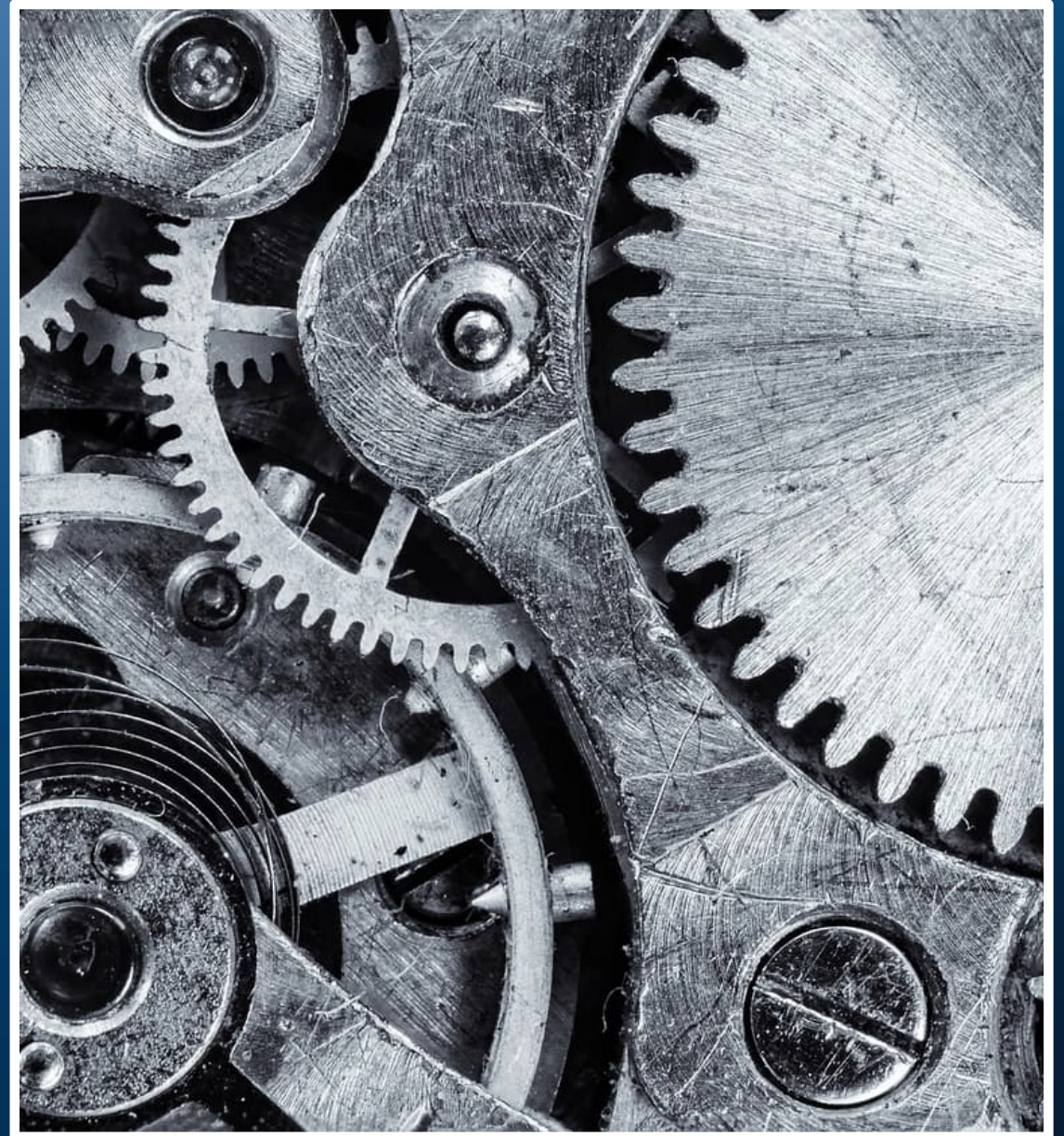
members

Cooperatives

are democratic and act in solidarity. Each member has only one vote.

Cooperative associations

- **Every cooperative is a member of a cooperative auditing association.**
The regional auditing associations and specialist associations are members of the sector associations at national level.



Cooperative associations

National level

The logo for DGRV, featuring the letters 'DGRV' in a bold, sans-serif font with a small graphic element to the right.

DGRV – Deutscher
Genossenschafts-
und Raiffeisenverband e. V.

The logo for GdW, featuring the letters 'GdW' in a bold, sans-serif font with a small graphic element to the right.

GdW Bundesverband deutscher
Wohnungs- und
Immobilienunternehmen e. V.

The logo for BVR, featuring the letters 'BVR' in a bold, sans-serif font with a small graphic element to the right.

Bundesverband der Deutschen
Volksbanken und
Raiffeisenbanken e. V. (BVR)

The logo for DRV, featuring the letters 'drv' in a bold, sans-serif font with a small graphic element to the right.

Deutscher
Raiffeisenverband e. V. (DRV)

The logo for BKM, featuring the letters 'BKM' in a bold, sans-serif font with a small graphic element to the right.

Bundesverband Kooperierender
Mittelstand e. V. (BKM)

The logo for ZdK, featuring a stylized 'Z' in a blue circle.

Zentralverband deutscher
Konsumgenossenschaften e. V.
(ZdK)

At the national level
the sector associations and
the umbrella organisations
DGRV and GdW represent the
interests of the cooperatives.

Cooperative associations (DGRV)

Regional level



Cooperative banks



Raiffeisen cooperatives



Small-scale industry
commodity and services
cooperatives



Energy cooperatives



Consumer and service
cooperatives



Baden-Württembergischer
Genossenschaftsverband e. V.

Number
115
Balance sheet
221,455 m €

Number
270
Turnover
3,837 m €

Number
178
Turnover
4,188 m €

Number
163
Turnover
1,053 m €



Genossenschaftsverband
Bayern e. V.

Number
178
Balance sheet
216,400 m €

Number
358
Turnover
8.153 m €

Number
265
Turnover
10,902 m €

Number
364
Turnover
434 m €



Genoverband e. V.

Number
296
Balance sheet
611,238 m €

Number
863
Turnover
22,828 m €

Number
1,159
Turnover
37,820 m €

Number
420
Turnover
409 m €

Number
16
Turnover
564 m €



Genossenschaftsverband
Weser-Ems e. V.

Number
55
Balance sheet
43,593 m €

Number
59
Turnover
7,329 m €

Number
70
Turnover
441 m €

Number
73
Turnover
186 m €

Cooperative associations (DGRV)

Specialist associations



EDEKA Verband kaufmännischer Genossenschaften e. V.

Number	Turnover
7	77,300 m €



Verband der PSD Banken e. V.

Number	Balance sheet
11	25,258 m €



REWE – genossenschaftlicher Förderverband e. V.

Number	Turnover
7	66,100 m €



Verband der Sparda-Banken e. V.

Number	Balance sheet
11	89,898 m. €

Cooperative associations (GdW)

Regional level

VNW Verband norddeutscher
Wohnungsunternehmen e. V., Hamburg

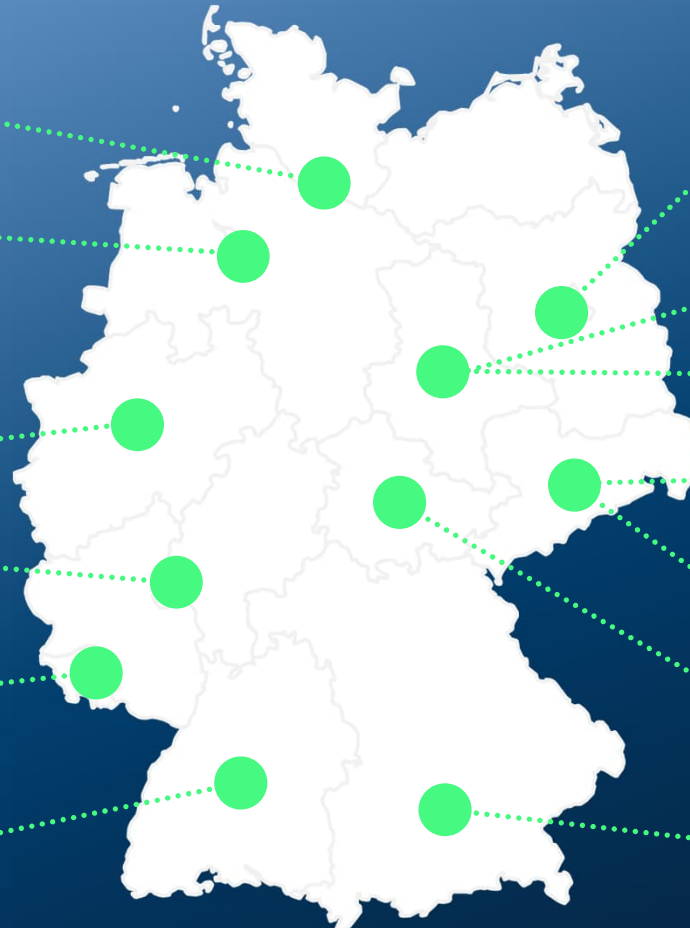
vdw Verband der Wohnungs- und
Immobilienwirtschaft in Niedersachsen
und Bremen e. V., Hannover

VdW Rheinland Westfalen
Verband der Wohnungs- und Immobilien-
wirtschaft Rheinland Westfalen e. V., Düsseldorf

VdW südwest Verband der Südwestdeutschen
Wohnungswirtschaft e. V., Frankfurt am Main

VdW Verband der saarländischen Wohnungs-
Immobilienwirtschaft e. V.

vbw Verband baden-württembergischer Wohnungs-
und Immobilienunternehmen e. V., Stuttgart



BBU Verband Berlin-Brandenburgischer
Wohnungsunternehmen e. V., Berlin

VdW Verband der Wohnungswirtschaft
Sachsen-Anhalt e.V., Magdeburg

VdWg Verband der Wohnungsgenossenschaften
Sachsen-Anhalt e. V., Magdeburg

VSWG Verband Sächsischer
Wohnungsgenossenschaften e. V., Dresden

vdw Sachsen Verband der Wohnungs- und
Immobilienwirtschaft e.V., Dresden

vtw Verband Thüringer Wohnungs- und
Immobilienwirtschaft e. V., Erfurt

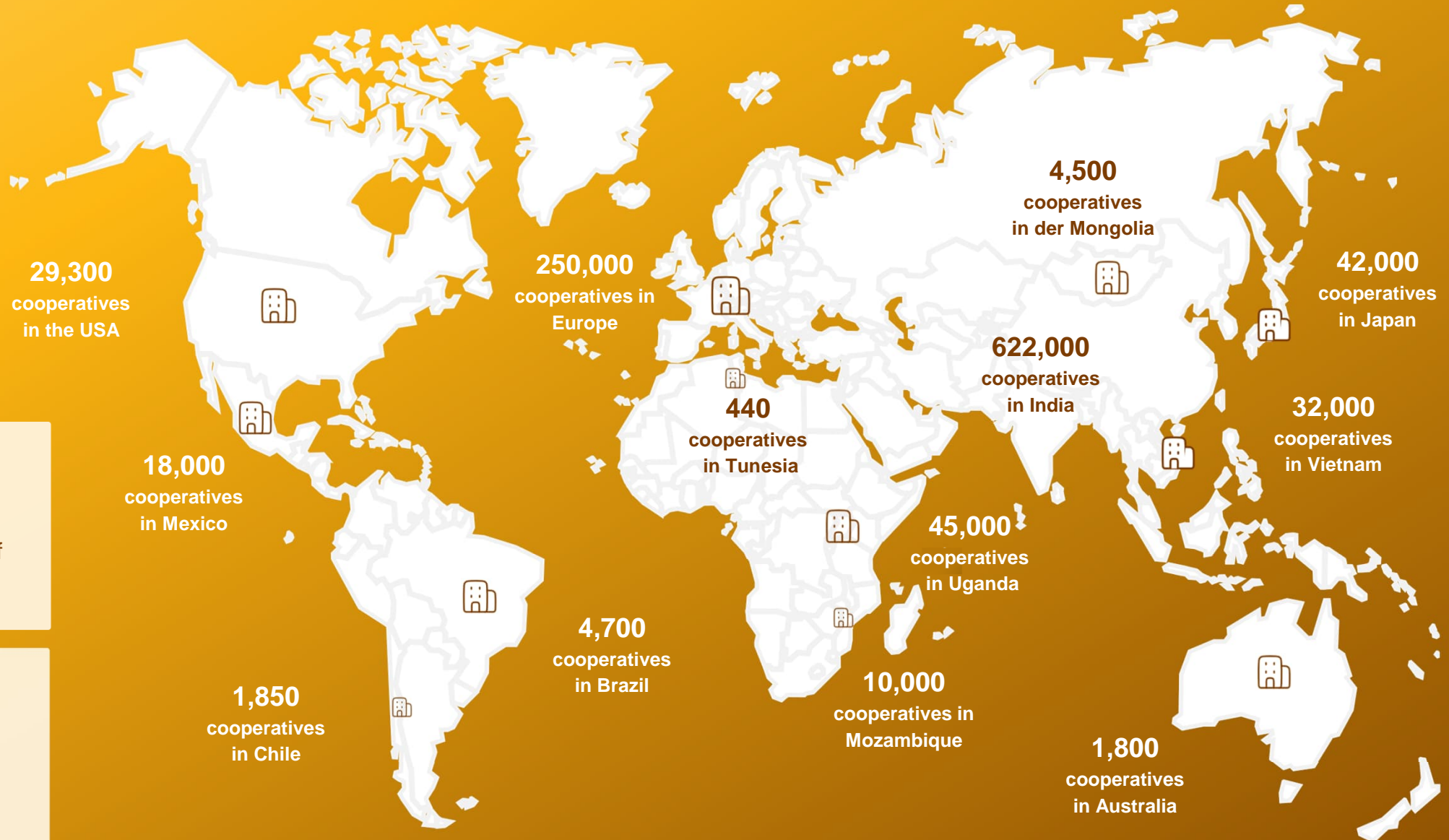
VdW Bayern Verband bayerischer
Wohnungsunternehmen e. V., München

Cooperatives worldwide

- Cooperatives are spread all over the world. There are 250,000 cooperative businesses under the umbrella of the European cooperative association Cooperatives Europe. Worldwide there are 3 million cooperatives.



Cooperatives worldwide



1 billion

people around the world are members of a cooperative.



280 million

jobs are offered by cooperatives worldwide.

Cooperatives in Europe



141 m

million people benefit from membership of a cooperative in Europe



75%

of Finns are members of a cooperative.



Every **2nd** bank in Europe is a cooperative bank



Every **3rd** polish person lives in a cooperative apartment



20% of pharmacies in Belgium are organised as cooperatives



1 m people in France work at a cooperative



Cooperative banks in Europe

Financial partner for medium-sized companies



Cooperative banks provide their members with comprehensive financial services. With more than 36,200 branches, they are close to their customers. Their precise knowledge of the regional market and personal contact with local people is their major competitive advantage. They are also an important employer in many regions of Europe.



2,400
regional cooperative
banks



747,000
employed



5.8 m €
loans



91 m
members



Agricultural cooperatives in Europe

Sustainable and competitive



European agriculture is strongly characterised by cooperatives. Agricultural and forestry cooperatives strengthen regional businesses by pooling resources and offering various services. They achieve economies of scale in the processing of produce as well as transport, packaging and marketing.



22,000

Agricultural and forestry cooperatives



660,000

employed



40 %

of the turnover in European agriculture is generated by agricultural cooperatives.



6 m

members



Agricultural cooperatives in Europe

Sustainable and competitive

Number of agricultural, fishing and forestry cooperatives

- 1 Austria 1,057
- 2 Denmark 11
- 3 Finland 29
- 4 France 2,400
- 5 Germany 1,656
- 6 Hungary 520
- 7 Ireland 1,000
- 8 Italy 4,703
- 9 Latvia 113
- 10 Lithuania 403
- 11 Malta 16
- 12 Portugal 452
- 13 Romania 1,434
- 14 Slovenia 91
- 15 Spain 3,669
- 16 Sweden 27



Small-scale industry commodity and services cooperatives in Europe

Successful together



Commercial cooperatives are active at the wholesale level in many European countries. They achieve economies of scale for their medium-sized members and enable small and medium-sized enterprises in particular to compete with large companies. This cooperative principle is practised throughout Europe.



708,000
stores



6.3 m
employees



657 bn €
wholesale turnover



479,000
independent retailers are
members of cooperatives



Housing cooperatives in Europe

Affordable and secure housing



Housing cooperatives not only offer their members a good and affordable place to live. Above all, they also ensure that the housing market develops in a socially responsible way. Therefore, they also play an important social role in issues such as energy-efficient refurbishment or combating energy poverty.



43,000

Housing cooperatives



300,000

employees of housing cooperatives



40 bn €

investments



25 m

homes



Spanish housing cooperative Sostre Civic

Energy cooperatives in Europe

Shaping the energy transition together



Energy cooperatives enable local people to advance the energy transition in their home region together. They operate solar or wind power plants and heating networks. Some of them are paving the way for environmentally friendly electromobility.



2,500
energy communities



2 m
members



Consumer cooperatives in Europe

Regional value creation



91,000 shops

Whether in remote regions of Europe - where they are often the only shop providing local supplies for people - or as a supermarket in the city, consumer cooperatives provide people with regional and fresh goods.



6,300

Local consumer cooperatives



490,000

employees



60.4 bn €

turnover



27 m

consumer-members



Branch of Swedish consumer cooperative coop

Cooperative development work

- > **Cooperatives enable the economic development and social participation of broad sections of the population worldwide.**
The guiding principle of the DGRV's cooperative development work is the United Nations' Agenda 2030 with its 17 Sustainable Development Goals.

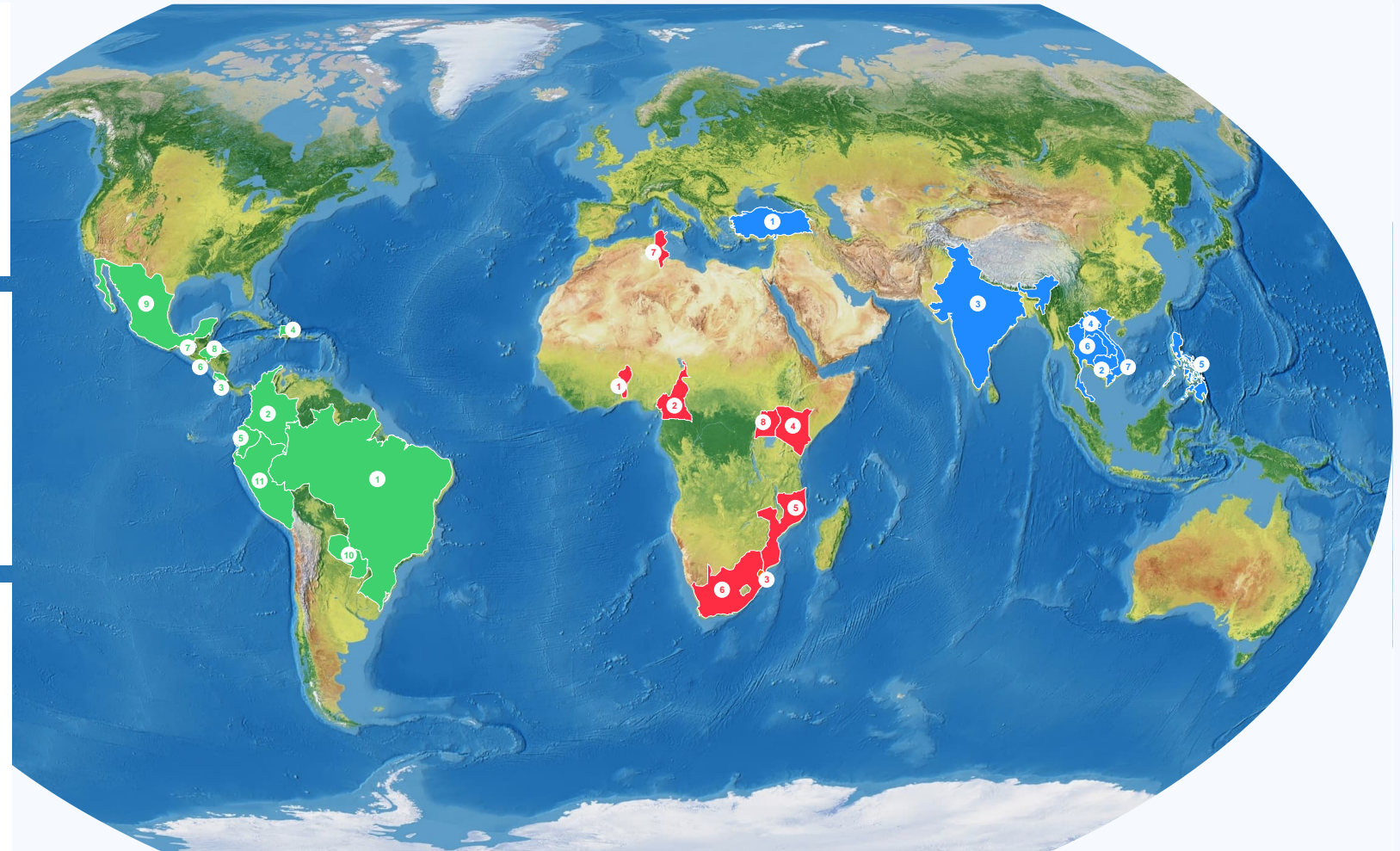


Cooperative development work of the DGRV

DGRV promotes cooperative initiatives in
countries worldwide

26

Latin America	<ol style="list-style-type: none">1. Brazil2. Colombia3. Costa Rica4. Dominican Republic5. Ecuador6. El Salvador7. Guatemala8. Honduras9. Mexico10. Paraguay11. Peru
Africa	<ol style="list-style-type: none">1. Benin2. Cameroon3. eSwatini4. Kenya5. Mozambique6. South Africa7. Tunisia8. Uganda
Europe & Asia	<ol style="list-style-type: none">1. Turkey2. Cambodia3. India4. Laos5. Philippines6. Thailand7. Vietnam



Cooperative development work

SUSTAINABLE DEVELOPMENT GOALS



With the association DESWOS – German Development Assistance Association for Social Housing, the housing sector network promotes the development of housing cooperatives worldwide.



The GESTE Foundation promotes projects in the framework of the worldwide co-operation with cooperatives

17 goals

Cooperatives make an important contribution to the Sustainable Development Goals of the United Nations

26 countries

DGRV promotes cooperative initiatives in countries all across the globe. The project work is funded by the Federal Ministry for Economic Cooperation and Development and the Federal Ministry of Food and Agriculture.

Cooperative development work

Project Example: Cooperative Initiatives in Mozambique

Youth cooperatives not only create jobs, but also promote vocational training and continuing education for young people, thereby helping to address the shortage of skilled workers.

In 2021, the DGRV, together with its Mozambican partner MpC – Movimento Pela Cidadania, organized a pilot program to support economically active youth cooperatives. One of the outcomes was the CST – Cooperativa de Serviços Técnicos (Cooperative for Technical Services), founded by students at the Nampula Institute of Industry and Commerce, a technical and vocational school in northern Mozambique. Just under four years after its founding, CST has not only become a thriving business but also a pioneering example of innovative youth entrepreneurship in Mozambique. CST has established itself as a brand in the local market and offers a wide range of services to other cooperatives, small and medium-sized enterprises, government institutions, and private individuals.



Thank you for your attention.

 genossenschaften@dgrv.de

DGRV 

Unless otherwise stated, the information is current as of December 31, 2025.

