Credit Union Sector Strategy

Survey results

2nd September 2026

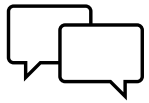
Survey respondent key statistics: High and diverse response rate

112

Unique credit union respondents

142

Unique individual responses



76%

Consulted informally or extensively

Size profile

19%

Of respondents were less than €50m in asset size

30%

Of respondents were greater than €50m and less than €100m in asset size

23%

Of respondents were greater than €100m and less than €200m in asset size

28%

Of respondents were greater than €200m in asset size

Urban / rural responses

53%

Rural credit union respondents

47%

Urban credit union respondents

Community / industrial responses

90%

Community credit union respondents

10%

Industrial credit union respondents

What are the expectations of the sector from this strategy?

A practical strategy which focuses on:

- **A** Operating model improvements
- **B** Digital transformation and technology investment
- **C** Sector-wide collaboration and co-operation
- **D** Maintain community presence and ethos

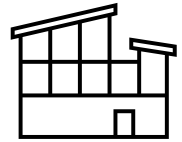
What should be the primary purpose of the Irish credit union sector over the next 5-10 years?

Community and local presence

- **Community roots**
- **Local trust**
- **Financial inclusion**

Member owned ethos

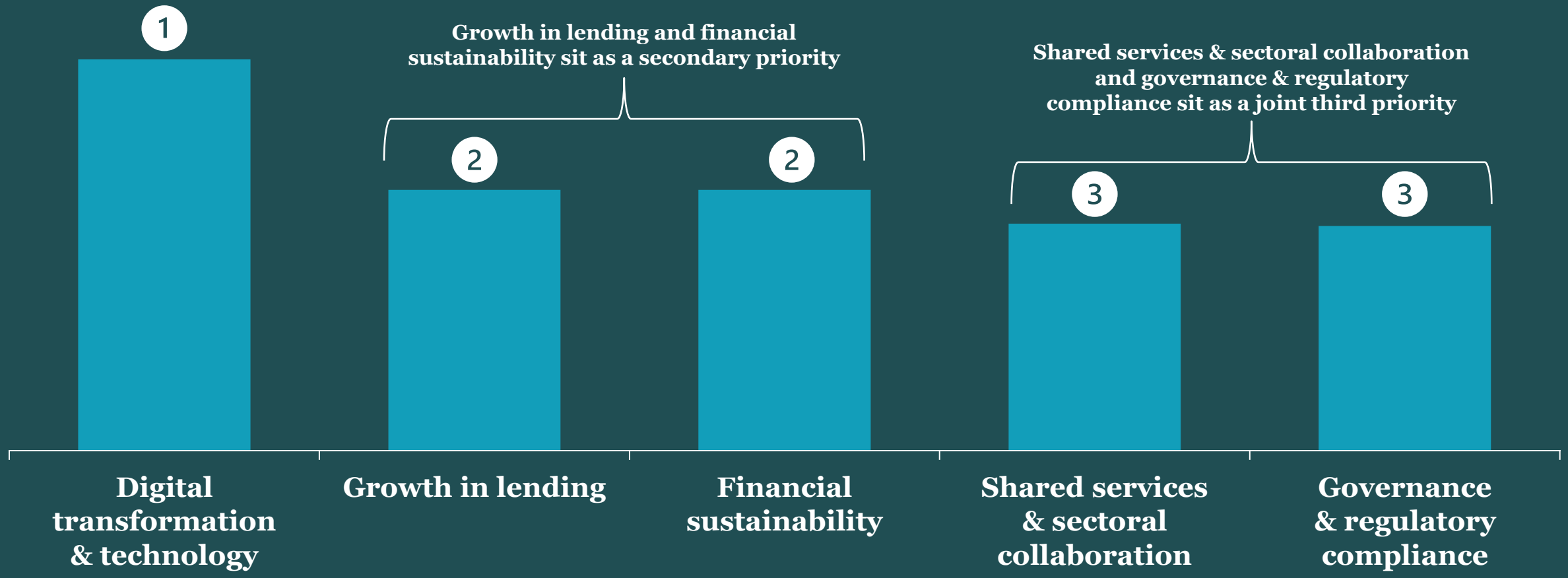
- **Co-operative values**
- **Financial sustainability**
- **Community impact**



Modern financial services

- **Digital capability**
- **Sustainable lending growth**
- **Product offering**

What are the key strategic priorities for Credit Unions?

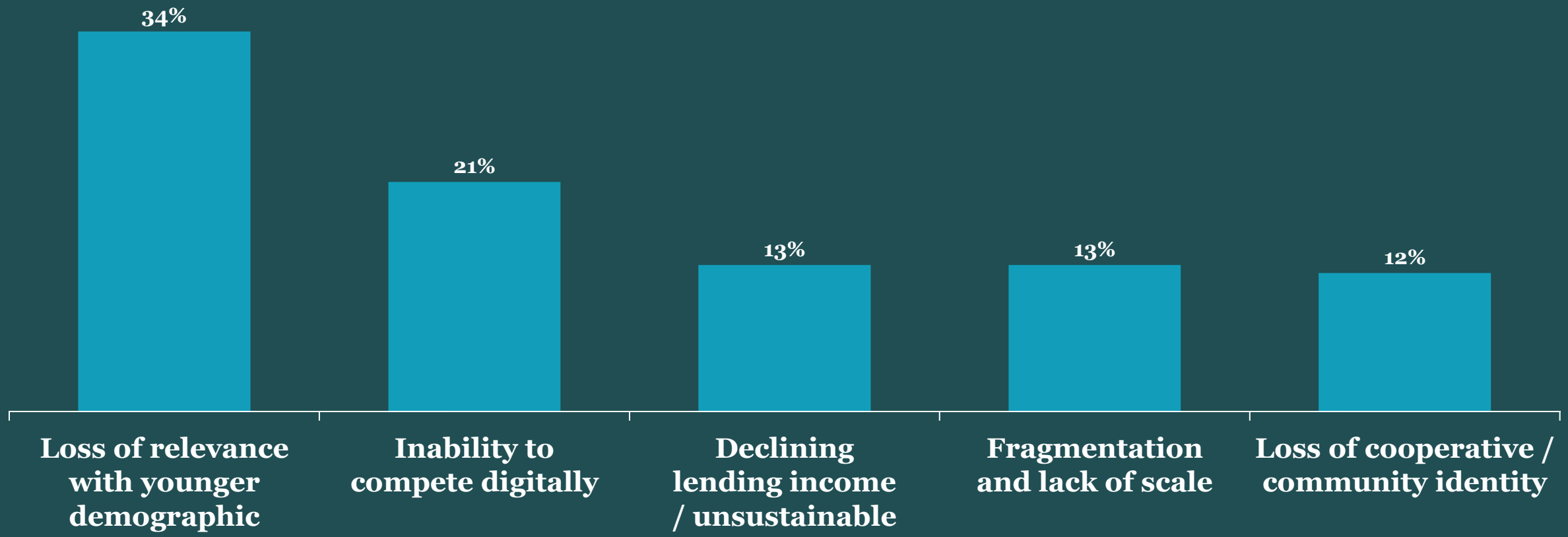


What are the most important strategic issues facing the credit union sector?

Today and over the coming 5-10 years

- Technology capability and investment
- Compliance and regulatory burden
- Financial stability and viability
- Extent and nature of competition
- Relevance to market and members

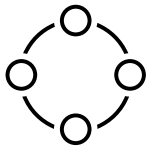
What are the top strategic risks to credit unions?



What are the most important tensions for resolution in the sector?

1. Local autonomy and greater scale/standardisation
2. Short-term financial sustainability and long-term strategic investment
3. Community focus and commercial competitiveness

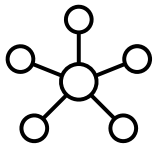
What model should Ireland choose?



c. 10%

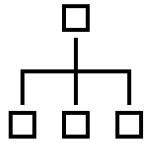
Of respondents prefer a decentralised future model with voluntary cooperation

Current model



c. 21%

Of respondents prefer a highly federated and integrated future model



c. 60%

Of respondents prefer a co-ordinated but not fully integrated future model

Notes: 1) 9% of respondents replied “Other” to this question; 2) This question was optional, however, received a 97% response rate.

Thank you