

EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

The Co-operative Difference: Sustainability, Proximity, Governance

50th
Anniversary
1970-2020



Background

The EACB is pleased to announce the launch of a new publication entitled "*European co-operative banks in 2019: a concise assessment*" by Tilburg University. The publication reviews developments in the overall performance of 18 co-operative banking groups in 13 European countries for 2019.

The main objective of the report is to disseminate and analyse facts and figures of European cooperative banking groups objectively. This is highly important, especially in light of present
economic and financial perspectives, structural developments in banking and eminent changes in
banking supervision and regulation. The document also compares the performance metrics of cooperative banks to that of all other banks in recent years. Based on standard bank performance
metrics, it can be objectively concluded that economic and financial developments impact
differently on co-operative banks compared to banks with other organisational forms. These
findings can be mainly ascribed to their member-based governance. If business models and
orientations of banks vary, they are not hit in the same way and to the same extent by all types
of distortions. From this reasoning, it follows that regulators should encourage diversity and
promote banks oriented to support SMEs and households at the domestic level.

Programme

10:30 - 10:35	Opening and welcome Hervé Guider, EACB General Manager
10:35 - 11:10	Presentation of the paper "European co-operative banks in 2019: a concise assessment" Prof. Dr. Hans Groeneveld, Professor Financial Co-operatives, Tilburg University & Director International Cooperative Affairs, Rabobank
11:10 - 11:25	Q&A session
11:25 - 11:30	Closing of the event Berry Marttin, EACB President

The voice of 2.700 local and retail banks, 85 million members, 214 million customers in EU