



Brussels 14 January 2016

EACB Press Statement

Statement of the EACB on the Banking Business Model Monitoring in the context of the Single Resolution Mechanism - European Parliament's event

14th January 2016-The EACB welcomes the event organized at the European Parliament by P. Lambert, MEP to present the Banking Business Model Monitoring in the wake of the implementation of the Single Resolution Mechanism.

[The analysis elaborated by the International Research Center on Financial Cooperatives \(IRCCF\) and CEPS](#) (Center for European Policy Studies) shows how important it is to take into account the diversity of ownership structures in banking within the regulatory and supervisory European and international framework.

Speaking at the event, Mr. Herve' Guider, EACB General Manager, stated : "The business model perspective is key not only in academic research". "Considering the business model's specificities allows to design rules that are fit to purpose and not detrimental to the real economy" – he continued. " Business models should be factored throughout supervision, regulatory practices and approaches, as well as in recovery and resolution strategies", he concluded.

EACB Contact:

General Manager: Herve GUIDER (Tel.: +32 2 286 98 40), h.guidier@eachb.coop

Head of Communications :Elisa BEVILACQUA (Tel.: + 32 2 286 98 42),e.bevilacqua@eachb.coop

About the EACB:

The **European Association of Co-operative Banks (EACB)** is the voice of the co-operative banks in Europe. It represents, promotes and defends the common interests of its 31 member institutions and of co-operative banks in general. Co-operative banks form decentralised networks which are subject to banking as well as co-operative legislation. Democracy, transparency and proximity are the three key characteristics of the co-operative banks' business model. With 4,200 locally operating banks and 68,000 outlets co-operative banks are widely represented throughout the enlarged European Union, playing a major role in the financial and economic system. They have a long tradition in serving 205 million customers, mainly consumers, retailers and communities. The co-operative banks in Europe represent 78 million members and 860,000 employees and have a total average market share of about 20%.

Website: www.eachb.coop; Follow us on [Facebook](#), [Twitter](#) and [LinkedIn](#)   