NEWS RELEASE

EBIC Plenary Meeting Discusses Banking Sector Competitiveness and Regulatory Priorities

On 29 June 2026, the **European Banking Industry Committee (EBIC)** held its 56th Plenary Meeting at the premises of the European Association of Co-operative Banks (EACB) in Brussels. Chaired by EACB CEO Nina Schindler, the meeting brought together representatives of the European banking industry to discuss key regulatory and policy developments affecting the sector.

The central topic of the meeting was the European Commission's work regarding the competitiveness of the EU banking sector. EBIC members examined the contributions from the ECB, the European Banking Authority (EBA) and the Single Resolution Board (SRB) to this topic with. A central highlight in this context was the intervention by Ms. Cornelia Holthausen, Director General for Macroprudential Policy and Financial Stability at the European Central Bank (ECB), who provided insights into the ECB's perspectives on strengthening the competitiveness of the European economy and financial sector while preserving financial stability.

The exchange addressed critical questions in the current banking landscape. These include where meaningful simplification could be achieved without undermining the hard-won resilience of the system and how to better articulate the interactions between microprudential and macroprudential layers, as well as resolution requirements.

EBIC chair, **Nina Schindler**: "*From our perspective the competitiveness discussion should not be framed as a trade-off between stability and growth, but rather as a question of calibration and design. A stable system is a prerequisite for competitiveness, but prudence should not be a goal in itself: the system as a whole should be suitable to adapt to new realities.*"

The meeting also provided an opportunity to review ongoing work within the EBIC Working Groups. Progress reports were presented on activities relating to banking supervisory practices, anti-money laundering, consumer credit, mortgage credit and European integration, highlighting the continued engagement of EBIC members on a broad range of regulatory and policy issues. Members also considered possible future EBIC actions to support a competitive, resilient and well-functioning European banking sector.

EBIC remains committed to fostering dialogue within the European banking industry and public authorities, contributing to the development of policies that support both competitiveness and financial stability across the European Union.

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About the EACB:
The European Association of Co-operative Banks (EACB) is the voice of the cooperative banks in Europe. It represents, promotes and defends the common interests of its 29 member institutions and of cooperative banks in general. Cooperative banks form decentralised networks which are subject to banking as well as cooperative legislation. Democracy, transparency and proximity are the three key characteristics of the cooperative banks' business model. With 2,400 locally operating banks and 36,500 outlets cooperative 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 228 million customers, mainly consumers, retailers and communities. The cooperative banks in Europe represent 91 million members and 737,000 employees and have a total average market share of about 20%.
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About the EBIC:
The European Banking Industry Committee brings together the European Association of Co-operative Banks, the European Association of Public Banks, the European Banking Federation, the European Federation of Building Societies, the European Mortgage Federation–European Covered Bond Council, the European Savings and Retail Banking Group, Eurofinas and Leaseurope. It provides advice, assures a comprehensive consultation of market participants and ensures a representative industry view throughout the process of drafting, adopting, implementing and enforcing EU-financial legislation of common interests.