



## **NEWS RELEASE**

### **Cooperative banks spotlighted as backbones of the economy at 57<sup>th</sup> EACB General Assembly**

**Almería, 16 December 2025** – The European Association of Co-operative Banks (EACB) held its **57th General Assembly** in Almería, kindly hosted by the **Cajamar Cooperative Group** and its **President Bernabe Sanchez Minguet**. Over thirty representatives from across Europe gathered to decide on matters of strategic importance for the association and reflect on developments dominating current EU policy discussions and decisively shaping the regulatory environment in which cooperative banks operate.

The event provided the opportunity to celebrate the **50th anniversary of the *Las Palmerillas Experimental Station***, global reference in greenhouse agricultural innovation hub founded by Cajamar. The milestone was marked by a keynote address from the **Governor of the Bank of Spain, José Luis Escrivá**, who highlighted the success and resilience of the business model, as well as the sector's critical role in financing Spain's economy, particularly those sectors most at risk of exclusion.

During the meeting, members endorsed several significant governance decisions. **Viviana Mitrache-Rimbault** from Credit Agricole S.A was appointed representative in the EACB Board, followed by the formal admission of **CrelanCo** as new EACB member, further expanding the reach of the association's member base. In addition, **Professor Małgorzata Iwanicz-Drozdowska** of KZBS, EACB's Polish member, was elected as the new Chair of the Cooperative Identity Forum, bringing her extensive academic and sector expertise to the platform.

With a view to 2026, members exchanged views on policy topics of special relevance for cooperative banks in Europe, including agriculture financing, sustainability reporting and the simplification of the EU prudential framework for banks. In this context, EACB members reaffirmed the commitment to preserve the diversity of the banking landscape and uphold their inclusive, resilient, and member-focused banking model.

**EACB President Priscille Szeradzki** stated: *"Our final General Assembly of the year was an important opportunity to look back on what has been an intense and transformative year for cooperative banks across Europe. This gathering reaffirmed not only our leadership in shaping a resilient, innovative, and inclusive banking model, but also the strength and continued growth of our association. As we turn to 2026, cooperative banks are ready to address new developments and actively contribute to ongoing debates on European Sovereignty, ensuring that our way of doing banking remains at the heart of economic progress and aligned with the needs of the communities we serve."*

The EACB paid tribute to two General Assembly members stepping down from their roles at the EACB after years of dedicated service to cooperative and mutual banking, namely **Isabelle Ferrand**, CEO of Crédit Mutuel Group in France, and the CEO of the London-based Building Societies Association, **Robin Fieth**. Additionally, the Head of the Legal Department **Volker Heegemann**, retiring after over two decades in the organisation, was thanked for his advocacy on behalf of the sector in the EU policy debate.

**EACB CEO Nina Schindler** concluded:

*"We warmly thank the Cajamar Cooperative Group for hosting this General Assembly and for their long-standing commitment to cooperative banking in Spain. The strong collaboration with our Spanish members remains a cornerstone of the EACB's work, and we look forward to further strengthening our partnership for the continued success of our movement."*

**The voice of 2.400 local and retail banks, 91 million members, 228 million customers in Europe**

**EACB AISBL** – Secretariat • Rue de l'Industrie 26-38 • B-1040 Brussels

Tel: (+32 2) 230 11 24 • Enterprise 0896.081.149 • lobbying register 4172526951-19

[www.eacb.coop](http://www.eacb.coop) • e-mail : [secretariat@eacb.coop](mailto:secretariat@eacb.coop)



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**EACB Contact:**

CEO: Nina Schindler  
Nina.Schindler@eacb.coop  
Lead Communications: Luce Jacqmin  
Luce.jacqmin@eacb.coop

**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 27 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%.

**Website:** [www.eacb.coop](http://www.eacb.coop)

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