



PRESS RELEASE

**Driving Dialogue in Uncertain Times:  
EACB High-Level Roundtable Dinner in Warsaw**

**Warsaw, April 9, 2025** – The European Association of Co-operative Banks (EACB) welcomed cooperative bank executives from across Europe in Warsaw for an engaging dinner debate with **Mr. Bogdan Furtak**, Director of the Cooperative Banking Department (CBD) at the Polish Financial Supervision Authority (PFSA). The evening was part of the sixth edition of the "**EACB High-Level Roundtable**", aimed at fostering dialogue between representatives of the cooperative banking sector with leading supervisors, regulators and legislators in the backdrop of the biannual Eurofi Conferences.

The evening provided a platform to address urgent regulatory and supervisory themes, including the current risk landscape and key risk drivers identified by financial authorities. **Mr Furtak** offered the Polish supervisory authority's perspective on sector challenges, particularly regarding the supervision of cooperative banks in Poland and across Europe. Currently, the PFSA is carefully monitoring credit risk, ICT risk, and interest rate risk.

He declared: *"We believe that the cooperative banking sector in Poland have appropriate financial resources and organizational solutions in place to address these risks. [...] We believe in coordinated efforts of the sector and ourselves to find the best solutions at the national level that will contribute to taking appropriate means at the EU level. We believe in the bright future of the Polish cooperative banking sector. To achieve this, we have to work together and this is what we are doing"*.

The PFSA's representative stressed the need to review the existing regulations – both at the EU and domestic level – in order to, possibly, reduce regulatory burden placed on cooperative banks. *"Initiatives in this respect have been undertaken under Poland's EU Council presidency, but also in bilateral relations between Polish public institutions – with regard to domestic regulations, including mandatory reporting requirements placed on banks. Our approach to the simplification issue seems to be in line with the report, called [Less is more](#), co-authored by the EACB."* stated **Bogdan Furtak**.

**Priscille Szeradzki**, President of the EACB, emphasised the importance of open dialogue between the cooperative banking sector and financial supervisors. *"This type of constructive engagement helps build mutual understanding and ensures that the cooperative banking model, which has proven its resilience, can continue to play a key role in supporting local communities, particularly in times of crisis,"* she said. *"It is crucial that regulatory frameworks allow cooperative banks to grow and innovate, while staying true to their mission of serving their communities."*

**Nina Schindler**, CEO of the EACB, expressed her gratitude to KZBS, an EACB member and representative of the entire cooperative banking sector in Poland. *"We are truly thankful to KZBS and its President, Małgorzata Iwanicz-Drozdowska, for their support in making this event a success,"* Schindler remarked. *"We greatly appreciate the valuable outlook shared by Mr. Bogdan Furtak. With prospects of economic and political fragmentation lurking, fostering cooperation between industry leaders and supervisors becomes all the more important. Exchanges like these help shape a coordinated approach for tackling the challenges ahead, ensuring the continued stability, diversity and growth of the financial system in Europe."*

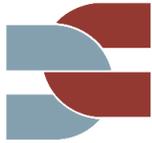
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**The voice of 2.400 local and retail banks, 90 million members, 227 million customers in Europe**

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## EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

The Cooperative Difference: Sustainability, Proximity, Governance

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### **About the EACB:**

The European Association of Co-operative Banks ([EACB](http://www.eachb.coop)) 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 36,200 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 227 million customers, mainly consumers, retailers and communities. The co-operative banks in Europe represent 90 million members and 732,000 employees and have a total average market share of about 20%.

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