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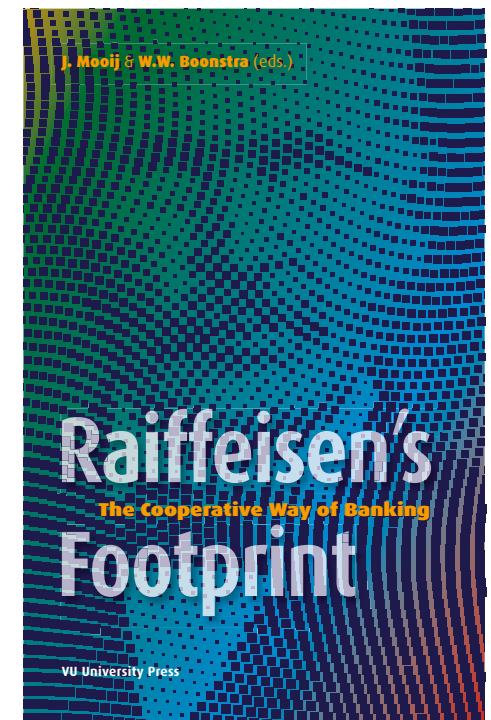
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Cooperative banks are an important force in European retail banking. In most countries, they have weathered the current financial crisis relatively well. This is not a new phenomenon, as earlier crises have shown similar patterns. This is one of the conclusions from the various studies in this volume. This book analyses the key features of European cooperative banks and their performance during times of crisis. The case studies illustrate that, despite their similar origin, cooperative banking systems show a lot of variations across countries. As it fills a gap in the academic literature, which has neglected cooperative business models for a long time, this book is a necessary read for anyone who is interested in the functioning of banking systems. Contrary to what most economic textbooks have suggested to date, not all banks are the same profit oriented shareholder value maximising entities. It is up to policymakers to keep diversity in banking systems intact, as it constitutes an important contribution to financial stability and economic welfare.

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