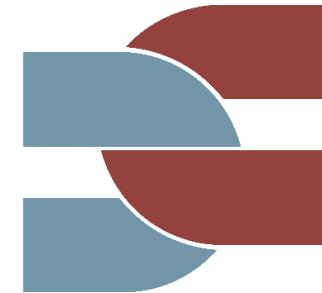


European Association of Co-operative Banks (EACB)

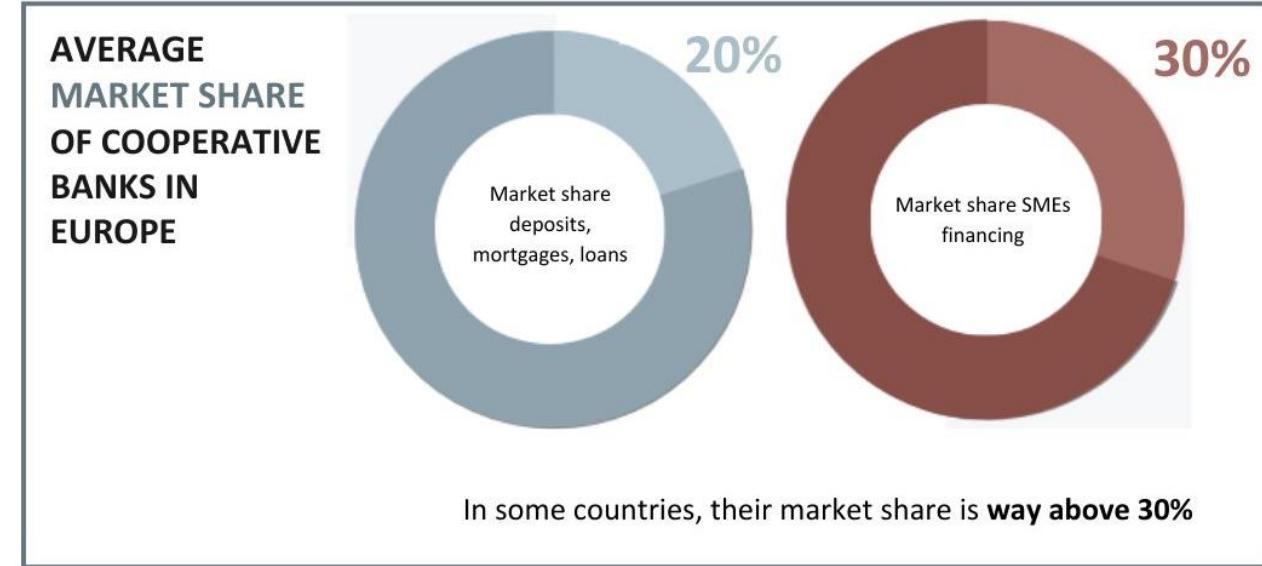
Conference - Wonderful legumes

Paris, 15 January 2026



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

Cooperative Banks in Europe – Key Facts & Figures 2023



Members



Full Members (National Associations)



Full Members (Banks)



Associate Members (National Associations and Banks)



EACB position on financing agri transition

- EU Coop banks finance all sectors of the economy and all types of agricultural practices.
- Increasingly aware that economic output is dependent on biodiversity and nature.
 - Industries with high dependency on nature also have high impact + risk exposure
 - Also have high potential to improve, manage risks, restore
- Banks as risk managers to take climate, nature and transition risks into account.
- Clear business case for sustainability in the food chain, with farmers at the centre.
- Clear business case for financing climate resilience, diversifying business models in the agricultural sector, and in general for producing and consuming healthier products.

EACB position on financing agri transition

➤ Challenges in EU financial policy framework

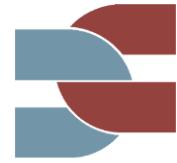
- Measuring transition – need for EU benchmarking, for certainty, comparability, data availability / administrative burden and data ownership

➤ Opportunities: blended financing, public guarantees, residual risk for banks: lowering capital requirements = cheaper loans.

- Must be simple, accessible, quick
- Leave more flexibility / banks can further assess in a tailored way as part of the risk assessment
- Coop bankers in particular, have good knowledge of their clients due to local implantation and proximity (sometimes owned by farmers)

➤ Value chain approach: ensure bankability / market uptake

- Can't change your production if there is no market for it
- Coop banks play a role in arranging value chain schemes
- Local powers can drive demand (cafeterias), role of marketing
- Should be the preferred policy approach



Thank you for your attention

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European Association of Co-operative Banks

Rue de l' Industrie 26 – 38

B – 1040 Brussels

Tel.: + 32 (0)2 230 11 24 - Email: secretariat@eacb.coop

www.eacb.coop