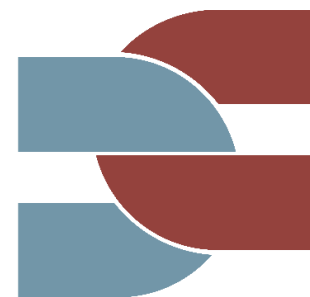


European Association of Co-operative Banks (EACB)

Conference - Wonderful legumes

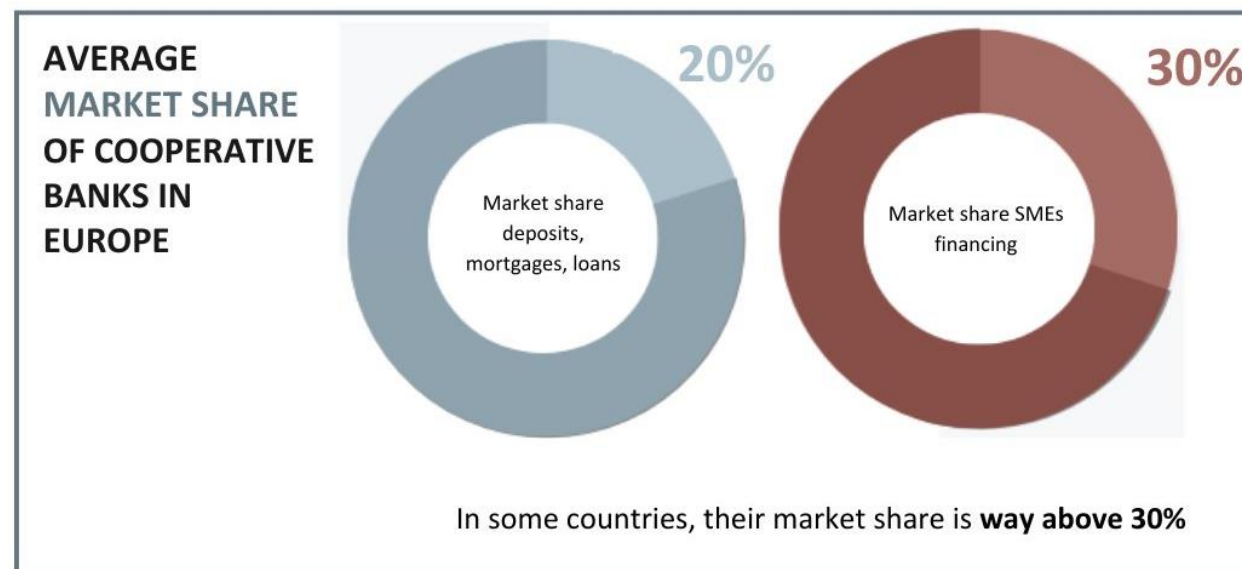
Paris, 15 January 2026



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

Cooperative Banks in Europe – Key Facts & Figures 2023

2.400		COOPERATIVE BANKS
227 MILLION		CUSTOMERS
90 MILLION		MEMBERS
36.200		BRANCHES



5.3 TRILLION		TOTAL DEPOSITS
5.6 TRILLION		TOTAL LOANS
9.6 TRILLION		TOTAL ASSETS

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

Follow us!



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