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ACTIVITY
REPORT

22

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MESSAGE FROM THE PRESIDENT



Mr. Marco Aurélio Almada
CEO, SICOOB, BRAZIL

The year 2022 was a year of rebirth. The world began its way out of the pandemic period. People could re-take their main activities, especially the social ones. However, many of them were back with the impacts from the period just before, notably those which online solutions were fostered by the situation. Now, in many aspects, we interact in a hybrid way, sometimes virtual, sometimes physical, and, in many cases, as a combination of both. Navigating between virtual and physical domains has become usual.

In this environment, we managed CIBP during this last year. We could meet again in person in Vienna, Austria during the Executive Committee and in Paris, France, for the Presidential Bureau. We shared good moments and took important decisions for our Congress in Paris in 2023, which will take place again after eight years - a rebirth for CIBP. The CIBP members ratify the importance of such an event paved the way to organize such an international gathering. I believe we will have a successful event, as it has been the tradition of CIBP.

We also found solutions that were born in the last years, showing great connection with the member's needs: The Global Network Program is in high demand, reaching over five hundred participants since its beginning in 2020, four hundred only in 2022.

Now we can offer the potential of CIBP to different layers of employees inside the companies. Other solution born during the pandemic was Financial Health. We first developed it in Sicoob and presented it to the members as we believe it could be useful to others. In fact, Chile assigned a team to embed the product in their set of solutions oriented to financial education. The Chilean first version will be running in 2023.

We guaranteed the maintenance of the quality of the regular programs: Sparks, Sprints and mainly LINK with its correlate LINK Expresso. Despite the challenge to carry out a program intended to connect people personally, we kept it in a virtual way during the last years and resumed it in its original format in 2022.

With the support of our member's network, we approached cooperatives banks to introduce CIBP and its values. Many cooperative banks from different countries have been interacting with CIBP in some way. We hope that some of them can become regular members in the near future. I am sure that the Congress can additionally play the function to convince them to do so.

This document consolidates the activities of CIBP in text and figures and the main numbers of its members. I invite you to share it within your company and with your outside network. Let 2023 be a propelling spring to many other achievements to come ahead.

My best wishes,
Marco Aurélio Almada

MESSAGE FROM THE VICE-PRESIDENT



Mr. Alain Declercq

CEO, BANQUE CPH, BELGIUM

In 2021, we were wondering if 2022 would be a year of danger for our economies and our banks in particular... We started the year with shortages inherited from the Covid period and a strong demand with people coming back to their previous life. Then the war broke out in Ukraine which amplified the problem and created difficulties in the energy sector on top of it.

This explosive combination lifted us out of 10 years of cheap energy and money. All these events had huge impact on our economies, with rocketing inflation, increasing price of national, banks and private debts, resulting in a loss of value for the banks and difficulties for their clients too.

CIBP member banks had to adapt to this new economical and hard environment and proved, once again, that their model allows this adaptation. Being part of the CIBP community is essential in such times of reassessment.

In 2022, we were finally able to meet again, in Vienna and in Paris, to exchange on our views, our difficulties and the solutions we were implementing. It was also a pleasant time of gathering and sharing. Finally, the CIBP members, willing to give a new critical breath to the movement, decided to organise a Congress in Paris in 2023.

It will be a perfect opportunity to strengthen the links at CIBP again. I'd like to thank our French member for hosting the event, our Brazilian member for the high involvement in the organisation next to the CIBP General Secretariat, and also all the employees in many member banks who take part to the working groups to make this event a success.

We look forward to meeting again in Paris in November 2023 !

MESSAGE FROM THE SECRETARY GENERAL



Ms. Valeria Rutgers
Secretary General, CIBP

“CIBP is an international ecosystem where the members can learn from each other. In that sense, CIBP grasps how to generate member value. This is very true for each cooperative and popular bank building an ecosystem for their own members.”

Decisive year... 2022 started with a big impulse of fresh air as the CIBP Executive Committee Members was going to meet again in Vienna after their last gathering in Brussels in 2019.

Strengthening ties between all representatives revealed to be as strong and obvious as the “Reason of Being” of CIBP.

The gathering in Vienna in May 2022 re-aligned the strategy to manifest once again the objectives. CIBP Members took ownership of the defined priorities and freely exchanged on their main business guidelines.

The members mentioned how the many growth opportunities shaping their strong cooperative values on territories have a positive impact. The development of the cooperative DNA is undertaken by:

- cooperating together on digitalization
- assessing the ESG and sustainability challenges
- joining forces with regulators and therefore integrating the cooperative business model in the national legislations
- enhancing the proximity to the people, combining economic principles with social efforts
- building on business opportunities between cooperative banks partnerships

This important face-to-face Executive Committee Meeting resulted in the decision to create 4 Working Groups; their mission is to explore how CIBP Members can work together on:

1. Sustainability (ESG)
2. Membership relationships
3. Regulation
4. Digitalization, more than technology

We are proud to announce that an important action was taken in 2022; the 4 Working Groups will present the outcomes at the 30th CIBP Congress in Paris on November 2-3-4, 2023.

We certainly hope the results will be conclusive in increasing the Reason of Being of CIBP for the next generation of cooperative and popular bank leaders.

The understanding and development of a Confederation like CIBP playing a role in the concertation of the cooperative spirit supported at all levels in different part of the world remains a unique and vital value.

In the meantime, in 2022 we have prioritized our key actions on the different CIBP pillars and acted according to the agreement made in May 2022 to invite all CIBP Stakeholders to the very important gathering to take place in November 2023 in Paris.

We therefore already would like to say a huge thank you to everyone who is taking part in our global discussions and implementation process.



OUR PILLARS

In 2022, CIBP continued with the implementation of its action plan divided into **4 MAIN PILLARS**.

WE INSPIRE

Discover and share in common platform stories that make us proud to be a cooperative bank

WE SHARE

Run innovation **SPARKS** to connect members and fire up discussions within CIBP network

WE CO-CREATE

Run innovation **SPRINTS** to engage specialists of CIBP members, so we uplift the community

WE BELONG

Make clear how to engage with CIBP and the benefits of participating

WE INSPIRE

The pillar **WE INSPIRE** is a space to raise awareness about the positive impact cooperative and popular banks have on society.

Our community has a pioneer spirit that puts us on the edge of an innovative business model and inclusive decision making. That's what inspires all of our members.

Through the distribution of inspiring content on our website and newsletter shared from all members, we aim to bring our associates, future associates and strategic partners closer to what we believe and make.

WE SHARE

In the pillar of **WE SHARE** we implemented the concept of **SPARK**, monthly online conversations where a specialist from a member bank shares his/her views on a specific topic or project. During the event, CIBP facilitates and moderates the exchanges and interactions with all the participants.

After the session, the recording of the Member's presentation is shared on our website.

So, besides the session itself, we are creating a product that can be viewed by any Member at any time.

CIBP Members submit the topics as they have marked them as priorities in their respective agendas.

The objective is to share valuable information and expertise on one hand, and to create a feeling of community among our Members on the other hand.

In 2022 we have organized a total of 10 **SPARKS** with a participation that ranges from 20 to 50 or more people.

SPARK

01/22 DATA, THE FUEL OF DIGITAL

Ludovic Favarette, Director of Institutional Relations, Democratization and Data Support INNOVATION, DATA and DIGITAL DEPARTMENT
BPCE, France

02/22 HOW CAN SUSTAINABLE TRANSFORMATION OF OUR ECONOMY SUCCEED?

Tariq Noori, Department Head Group Strategy/ Sustainability
DZ BANK, Germany

03/22 HOW THE CENTRAL BANK OF BRAZIL APPLIES SUSTAINABILITY WITH THE RURAL CREDIT SECTOR

Ricardo Eyer Harris, Head of Deputy Governor's Office
Central Bank of Brazil, Brazil

04/22 ESG'S BIODIVERSITY: THE NEXT CLIMATE FOR FINANCIAL INSTITUTIONS

Clarisse A. Simonek, ESG Advisor & Trainer, partner, co-founder
WeESG, UK

05/22 PART 1: THE CENTRAL BANK OF BRAZIL APPROACH TO ENGAGE FINANCIAL SERVICE PROVIDERS IN PROMOTING FINANCIAL EDUCATION

Marcelo Angulo, Head of Division, Department for Financial Citizenship Promotion
Central Bank of Brazil, Brazil

PART 2: FINANCIAL CAPACITY AGENDA AT SICOOB

Louize Pereira Oliveira, Financial Citizenship Supervisor
Sicoob Institute, Brazil

06/22 THE RELATIONSHIP WITH THE REGULATOR: HOW CHILEAN COOPERATIVES REMAIN COMPETITIVE UNDER STRONG REGULATION MEASURES

Pedro Murua, CFO
COOPEUCH, Chile

- 09/22 ADOPTING THE AGILE MINDSET IN PRODUCT DEVELOPMENT**
Mathieu Desmet, Head of IT and Payments, Board Member
Banque CPH, Belgium
- 10/22 THE ROLE OF RENEWABLE ENERGY COOPERATIVES IN THE CLIMATE TRANSFORMATION OF AUSTRIA**
Stefan Resetarits, Head of Banking Regulation Regulatory Affairs
ÖGV, Austria
- 11/22 CHINA'S NEW NORMAL: TRANSITION AROUND LEADERSHIP IN UNCERTAIN TIMES**
Pascal Coppens, Author, keynote speaker, sinologist and technology entrepreneur
- 12/22 DIVERPYMEX - EXPORT PROMOTION PROGRAMM**
Eduardo Ciancio, Executive Director
Fundacion Banco Credicoop, Argentina

WE CO-CREATE

Through **CO-CREATION**, we invite our Members to gather fresh ideas and break from their own status quo.

SPRINTs are a democratic approach in which CIBP captures insightful content in a report together with its Members on the most relevant topics today. We enable the access to this content through our newsletter, website and email distribution list.

The 2022 CIBP **SPRINT** report titled "Cooperative Banks as Catalysts of ESG Agenda" was a call to action for the cooperative banking community.

It highlighted the unique opportunity for cooperative banks to leverage their values and mission, to drive positive change in the world by serving as catalysts of the ESG agenda.

The report emphasized the importance of integrating ESG principles into all aspects of the bank's operations, embracing new technologies and business models, and engaging with stakeholders in an open and transparent manner.

To ensure that we continue to inspire and address current challenges within our cooperative community, we partnered with Nova SBE Executive Education, one of the best business schools in Europe located in Portugal.

This partnership enabled us to use their virtual studio to offer a more compelling experience and different formats for our **SPRINT** report. In the 2022 **SPRINT**, we launched a vodcast, a podcast, and a written format, all centered around the topic of ESG.

The vodcast was a recorded video combining recorded interviews with our CIBP members and key experts with a journalistic compelling narrative.

The podcast was an audio version of the vodcast, allowing people to listen to the content on the go. And, of course, we continue offering the written report for those who prefer that format. By providing different formats, we encouraged people to join us in our efforts to drive positive change.

The 2022 CIBP **SPRINT** is a testament to the power of collaboration and innovation. The report serves as a roadmap for cooperative banks as they seek to become leaders in the field of ESG and to make a positive impact in the world.

We encourage all members of the CIBP community to read the report and to take action based on its recommendations..

AMBASSADOR HOUR

CIBP is here to support you in your efforts to drive positive change. We regularly connect and engage with our CIBP member through the years.

We have seen how beneficial it has been for the presidents to get in touch. That's why we implemented the **Ambassador Hour**, an informal, casual one-on-one conversation between the Ambassadors.

The principle is simple, we send the ambassador an invite to raise their glass on the year ahead and on the strong cooperation built between the CIBP members on the year ahead and on the strong cooperation built between the CIBP members banks.

Once we finish the first round, we pause and evaluate what was discussed and planned. If new projects or ideas are in place then we start a second round, with those we believe are necessary.

As you know, CIBP's mission is to offer cooperative banks an international learning forum as well as a business network, this can be an excellent opportunity to exchange and discuss possible businesses together.

WE BELONG

The pillar **WE BELONG** is a roadmap to turn our Confederation into a community by a shared purpose, rooted in coop values and on an inspiring vision. A community, better than any organization, can leverage the network effect by expanding our collaboration with other organizations that share our values and principles.

We met on several occasions throughout the year to update the Members on current and future activities and to hear from them.

The Ambassadors are the link between the Executive Committee Members and CIBP General Secretariat in order to have regular contacts with our Member banks and align the CIBP activities with the priorities of our Members.

Since the creation of the CIBP Ambassadors group, we experienced a better and more direct connection with our Members. We consider that only with genuine engagement and input from our Ambassadors we can design relevant activities for our Confederation. Therefore, understanding their needs and inviting them to share their views turned out an essential part of our communication with them.

CIBP AMBASSADORS



CLAUDIO CAUZILLO

DIRECTOR OF COMMERCIAL & ANALYTICS
BANCO CREDICOOP



BIRGIT SZÜCS

HEAD OF BANKING REGULATION REGULATORY AFFAIRS
ÖGV

STEFAN RESETARITS

HEAD OF BANKING REGULATION REGULATORY AFFAIRS
ÖGV



CRISTELLE JULIEN

SENIOR EXECUTIVE ASSISTANT OF THE PRESIDENT
BANQUE CPH



RODRIGO ARAUJO GUIMARAES

PRODUCT MANAGER
SICOOB

JULIANA COUTINHO

ANALYST
SICOOB

JULIANA SOARES ARAUJO BEZERRA

ANALYST
SICOOB



CARLOS ORELLA

MANAGER STRATEGIC PLANNING AND CUSTOMER EXPERIENCE
COOPEUCH



RONNY RAMIREZ

MANAGER OPERATIONS AND TECHNOLOGIES
BANCO COOPERATIVO COOPCENTRAL



JOHANNE AMESTONN

DIRECTOR OF CORPORATIVE STRATEGY, TRAINING & CSR
FNBP



MARKUS STACHEL

GROUP HEAD INVESTOR RELATIONS
DZ BANK AG



WAFAA MABROUK

TRAINING DIRECTOR
GROUPE BANQUE POPULAIRE DU MAROC



In a nutshell, **CIBP LINK** training programme enables cooperative banking knowledge transfer and provides a wide network opportunity with peers sharing the same values around the world.

CIBP LINK offers a 4 days training for executive managers coming from CIBP members institutions and partners.

The framework to put people from different cultures and backgrounds together increases openness and learning from others.

The platform truly encourages discussions for concrete solutions on management culture, strategic development, innovations in financial and cooperative performance, social and economic trends.

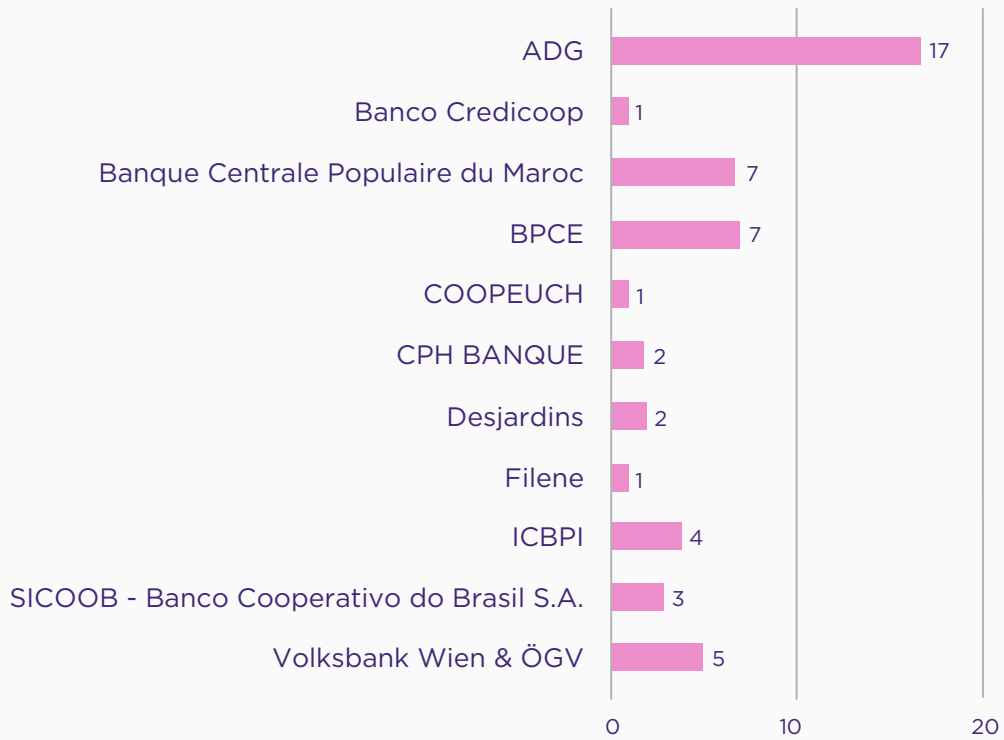
Leadership skills as well as personal development are also key for the participants who benefit from a unique peer-to-peer and cultural rich environment. During the cycle, participants evolve and can assess their learnings in a trusted group dynamic.

Specific training tools and renowned speakers complete the training.

We are inspired by our stories of transformation through cooperative banking principles to leverage meaningful collaborations.

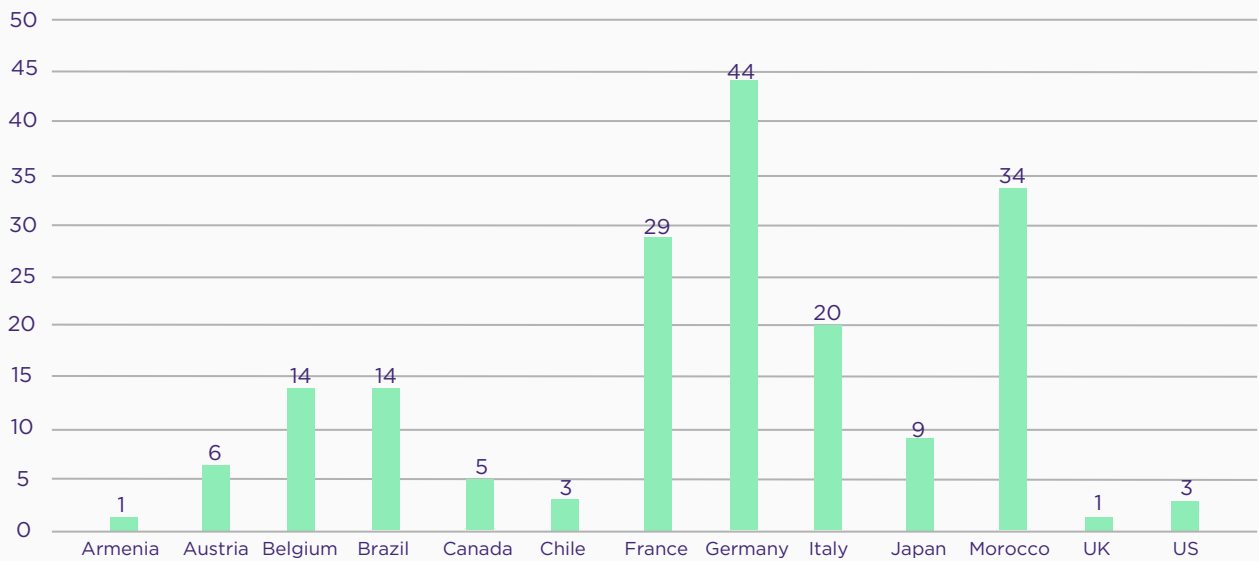
HOST CIBP MEMBERS WELCOMING CIBP LINK MODULES

TOTAL: 50



CIBP LINK MEMBERS' PARTICIPANTS SINCE 2007

TOTAL: 183



15th and 16th cycle CIBP LINK Training programme 2022

In 2022, the 15th and 16th **CIBP LINK 2022** cycles joint in a common module, being the strategy module hosted in Montabaur by ADG, the Training Academy for German Cooperatives, in June 2022.

With the great support of our Members to the **CIBP LINK** training programme, we welcomed all together 14 registered Participants.

The 8 15th **CIBP LINK** Participants from Brazil, France, Germany and Morocco first gathered in Paris in March 2002 for the Innovation module hosted by our French Member BPCE and FNBP.

The focus was set on natural and dynamic relationships for cooperative bank shareholders. As an immediate immersion and provoking insights, the participants had the unique opportunity to meet Isaac Getz, Doctor in Psychology and Management, author, consultant, lecturer and professor at ESCP Business School (École supérieure de commerce de Paris).

What if the company was to transform itself to put itself to the unconditional service of its employees, its customers, its suppliers and the local communities where it operates?

The pursuit of Social Value exists even further than just the cooperative value principles within a Liberated company and the Altruistic enterprise. These are the social innovations that work.

The participants received an ambitious overview of BPCE, its transformation to better serve its two networks and its upcoming action in the framework of the 2024 Olympic Games. The DNA identity of the Banques Populaires network and that of the Caisse d'Épargne network demonstrated the complementarity covering several axes, such as supporting innovative companies through the entrepreneurial culture of the Banques Populaires or the high-impact social initiatives launched by the Caisse d'Épargne.

In June 2022, **the 15th cycle CIBP LINK Participants met the 16th cycle CIBP LINK Participants** in Montabaur, Germany.

Bonding as from this first experience, the 14 Participants coming from Belgium, Brazil, France, Germany and Morocco shared their cooperative banking business model and had the chance to work together on Strategic Design thinking in Times of Transformation and leading in times of crisis.

They shared their cooperative banking business model during a very enriching Market Place, learnt from our German Member host represented by DZ BANK and BVR speakers, and collaborated actively with an Aachen University professor. Everyone agreed: It is essential to keep defending the cooperative idea next to the competitors.

The participants saw great cooperation ideas within the CIBP members network to keep the cooperative values strong and to realize concrete business opportunities.

The end of the year 2022 closed with two Modules on **Leadership with two different CIBP members.**

The first took place in Tangier, Morocco in September 2022, with our Moroccan Member; the second was held in Brasilia, Brazil, in with November our host organization SICOOB.

The Banque Populaire du Maroc, our Moroccan host, gave rich examples of the Moroccan cooperative leadership dimension coinciding with the 4 pillars of CIBP's mission: We inspire, We Belong, We co-Create, We share by

- learning from every experience, taking advantage of whatever surrounds you and being able to appreciate the contribution of others;
- focusing on the collective, considering on how to best interact with the others and to give credit to those who have put in great effort;
- being open to always facilitates the fulfilment of a task or a talent;
- making it a priority to build strong relationships of mutual learning and respect in every direction;
- remaining curious by asking questions, giving and receiving feedback and letting others know that you are open for dialogue;
- giving your personal best in everything you do.

Visiting Tangier Med was an extraordinary experience to grasp an energetic industry development. The traffic represented about 54% of the total port tonnage in the Kingdom of Morocco. The activity growth allowed Tangier Med to maintain its leadership in the Mediterranean and in Africa.

The 4 days full programme was equally inspired by SICOOB in Brasilia **with a full cooperative culture of entrepreneurship.**

The 3 important pillars to be "Blessed in Life" were:

- Knowledge;
- Building membership with tools to make each other happy;
- Recognition of the benefits to live together and with our nature.

With a transverse and complementary angle to the heart of SICOOB's business on Citizenship and Sustainability.

From visiting our Brazilian Member to the Organisation of Brazilian Cooperatives, OCB, to the Brazilian Central Bank, to a Cooperative Member, Malunga, all shared how important the life process is vital for the development of the raise of awareness of the Cooperative business model.

A clear mission about what the cooperativism system does contribute to the focus on the geographical, economical and cultural map with a collective enterprise with a common goal.

It is not about receiving a return on investment but rather on the transformation in the Brazilian markets and finances through the investment on cultural initiatives and social projects that people end-up being stakeholder. This clearly reinforcing the SICOOB brand.

Drawing on best practice and seeing the world under different eyes, **CIBP LINK** participants engaged in new ways of fostering their entrepreneurial mind-set within their organization.

Even more, all CIBP Members should receive deep dive immersion days at every Member part of the Confederation; it is the unique way to grasp everyone's particularities and to gain real awareness of our cooperative strengths!

CIBP LINK BOARD is also an opportunity to expand the existing network of CIBP Members by offering them a complementary and multicultural learning immersion, and a platform to share the responsibilities of cooperative governance for the attention of the members of the Board of Directors of popular and cooperative banks.

This experience strengthens the cooperative DNA of CIBP Board Members and allows them to identify the common denominator between the cooperative values of all Members.

The members of the respective Board of Directors have thus the opportunity to (re)present, according to their national realities, their own environment, local developments in balance with their expertise, their know-how and their needs. Their local role is key.

Guests to the CIBP LINK BOARD program receive a yearly invitation for their session on the occasion of the annual CIBP Executive Committee meeting to take place on-site. Another CIBP LINK Board meeting will hopefully be organized soon.

CIBP LINK programmes main objectives are to drive strategic partnerships and future collaborations promoting collective growth and excellence in the cooperative financial and banking sector.



CIBP GLOBAL NETWORK



CIBP is offering the Global Network program to explore an international exchange to its members since 2020.

Key take-aways:

The participants not only practice and improve their language skills but they also have the unique opportunity to exchange with a colleague from another cooperative banking institution in a different country in a language of their choice.

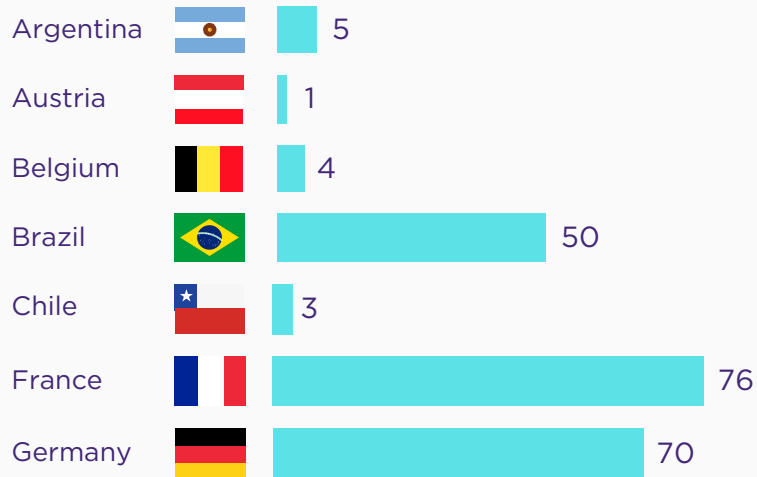
Furthermore, our regular monthly Group Meetings provide everyone with the global overview of the group; everyone has the chance to share and to listen to others regarding their current challenges, working environment, cultural specificities, etc. These meetings support cross-cultural dialogues and broaden the horizon.

Early 2022, we finished the 4th cycle which started in November 2021. We also successfully completed 2 more cycles (5th and 6th).

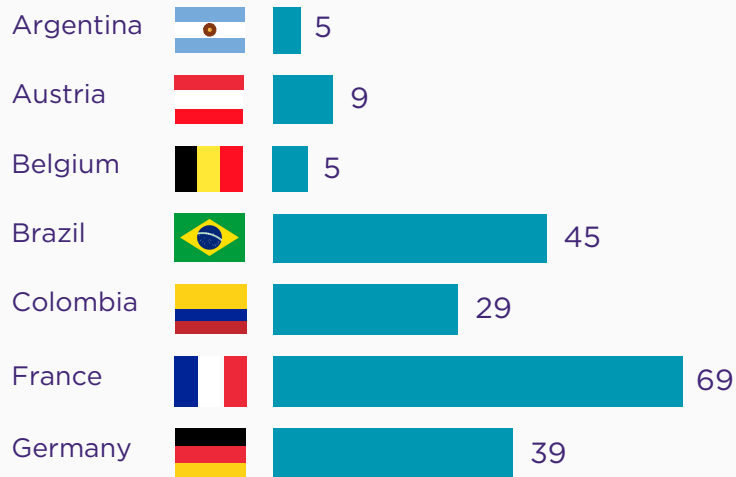
Even in its 2nd year since its creation, it continues to attract our member's interest; there is a need to connect, collaborate and network while learning about another cooperative financial institution's specificities and we implemented two group meetings each month to give everyone the opportunity to meet and exchange with the multi-cultural group.

One of the highlights of our monthly Group Gatherings are the presentations of the conversation pairs on a topic of their choice. These sessions always ignite a lively discussion with the group.

CYCLE 5 : 210 PARTICIPANTS



CYCLE 6 : 200 PARTICIPANTS



This program is targeted for CIBP's members employees of all hierarchical levels and focused on the possibility of building a network by practicing your language skills.



FINANCIAL HEALTH PROJECT

We are thrilled to report significant progress in our **Financial Health** project, a global platform focused on financial literacy and education. Our goal with this initiative is to promote financial dignity, inclusion, and opportunities for everyone, while also fostering international cooperation between CIBP members.

Last year, we made significant strides towards realizing this goal. We were pleased to work with Sicoob, who provided the customized tech solution to Coopeuch based on its solution already running. The Coopeuch team then conducted performance tests of the platform, which allowed them to assess the best way to integrate the platform into their IT structure and operations. We are pleased to report that Coopeuch approved an internal allocation of a Project Team to deploy this initiative.



Although Coopcentral in Colombia is still mobilizing its internal resources to deploy the initiative in Colombia, we have made great strides in setting up the governance and way of working between CIBP Project Manager, Sicoob, and Coopeuch teams.

We have also aligned the platform's visual identity, processes, and user experience to ensure seamless and intuitive navigation. Content translation from Portuguese to Spanish has also been completed, ensuring the platform's accessibility to a broader audience.

Looking ahead, we are excited to announce that we plan to conclude platform integration & implementation, align and prepare Coopeuch Educa Platform, and onboard finance advisors to the platform in the first semester of 2023. This will be a significant milestone for our **Financial Health** project, and we are looking forward to the impact it will have on improving personal finance management for people globally.

As we continue to progress towards our goal of promoting financial literacy and education, we remain committed to our mission of fostering international cooperation between CIBP members. We are proud to be part of a network that shares our values and passion for making a difference in people's lives.



ARGENTINA

BANCO CREDICOOP COOPERATIVO LIMITADO

LA BANCA SOLIDARIA

Banco Credicoop Cooperativo Limitado is a cooperative bank owned by its members, democratically managed. It is heir and follower of the valuable work carried out by the credit cooperative institutions since the beginning of the 20th century. Banco Credicoop Cooperativo Limitado was set up under the guidance of the Instituto Movilizador de Fondos Cooperativos, which still continues to offer its advice on institutional matters.

The Bank's essential work is that of providing efficient and high-quality financial services to its members, with special emphasis on credit assistance to small and medium-sized enterprises, cooperatives, social economy enterprises, and individuals; all of them located both at large urban centers and at small towns of the country. Deposits received are redirected first and foremost to grant financing facilities within the same location.

The Bank aspires to contribute to the national economic progress and to the construction of a solidarity-based society with equitable distribution to secure a life with dignity for all the Argentine people.

The Bank conceives the contribution to said objectives through a growing participation in the national financial activity, by means of spreading cooperativism principles and values, and taking an active part within the national and international cooperative movement as well as in popular movements which share our intention to build a fair and solidarity-based society.



AUSTRIA

VOLKSBANK WIEN AG

VOLKSGROUP IHRE HAUSBANK!



Volksbank Wien AG is an Austrian cooperative bank and the central organization of the Association of Volksbanks.

Established in 2001, VOLKSBANK WIEN AG operates as a regional universal bank, foreseeing a broad range of retail banking products and services to private individuals and companies.

Since July 2015, VOLKSBANK WIEN AG offers its retail banking products and services online via its registered trademark, LiveBank. It also provides cash management, business card processing, mortgage, and estate settlement services.

ÖGV

ÖSTERREICHISCHER GENOSSENSCHAFTSVERBAND
GEMEINSAM ERFOLGREICH

Österreichischer Genossenschaftsverband (Austrian Association of Cooperatives) is the service and audit organization of Volksbanks and commercial goods and service cooperatives in Austria.

The tasks include providing legal and economic advice to its members as well as representing their interests at national and European level.

BELGIUM



BANQUE CPH

LA VOLONTE DE REUSSIR ENSEMBLE
THE WILL TO SUCCEED TOGETHER

BANQUE CPH is a Belgian local bank. Its headquarters are located in Tournai, Belgium. It counts 28 points of sales in the French-speaking part of the country. With a workforce of more than 200 people, BANQUE CPH defines itself as an independent local bank, the last French-speaking private player in the country.

CPH is a cooperative society with excellent financial solidity. CPH has the competitive advantage of knowing its customers well. The client also knows his banker well. As a cooperative, many customers are also shareholders, which increases the proximity between the latter and his banker.

BRAZIL



SICOOB

MORE THAN A FINANCIAL CHOICE

The Brazilian Credit Union System, Sicoob, is the largest system of cooperative banks and financial services of Brazil. Sicoob has 6.9 million members throughout the country and is present in all Brazilian states and in the Federal District.

It consists of 343 individual cooperatives, 16 central cooperatives and the National Confederation of Cooperatives of Sicoob (SicoobConfederação) with more than 4 thousand service points.

The System, Banco Cooperativo do Brasil do Brasil (BANCOOB) and its subsidiaries (companies / entities of: electronic means of payment, consortia, DTVM, insurance and social security) that provide specialized products and services for financial cooperatives are also part of the system.

CHILE

COOPEUCH

Cooperando Somos Más

Founded in 1967 by a group of employees from the Universidad de Chile, with the purpose to satisfy the financial needs of its members, in a time of booming of the cooperative business model. Coopeuch is the biggest credit union in Latin America, ranking first in market share in Chile with a wide margin since its foundation.



COLOMBIA

BANCO COOPERATIVO COOPCENTRAL

Coopcentral always forward

CoopCentral is a Colombian financial cooperative with 17 branches around the country, reportedly has received approval to become a cooperative banking institution.

This will provide for stricter governmental oversight of the bank and allow CoopCentral to use the national clearinghouse to transfer money to and from other banks in the clearinghouse's network.

CoopCentral ambition is to be by 2020 the only bank, owned and cooperative in nature, at the specialized service of the solidarity sector, positioned as a leader in the provision of financial products to the solidarity sector, its associates and customers, through a network of 800 efficient integrated offices and competitively.

Furthermore, CoopCentral is oriented towards sustainability and the consolidation of solidarity entities, their associates and customers.



FRANCE



GROUPE BPCE

A UNIVERSAL COOPERATIVE BANKING MODEL SERVING CUSTOMERS AND THE ECONOMY

Groupe BPCE, the second largest banking group in France, carries out all banking and insurance businesses. It relies on two networks of cooperative and autonomous banks: on one side the network of the 14 Banques Populaires and on the other side the one of 15 Caisses d'Épargne, owned by 9 million members.

A major player in France in retail banking and insurance with the two large networks Banque Populaire and Caisse d'Épargne as well as with Banque Palatine and Oney, the Group also deploys management businesses at a global level, with Natixisof assets, large clientele banking and payments.

Resolutely cooperative and innovative, Banque Populaire supports, in a lasting and close relationship, all those who live and do business in each region.

The Banque Populaire banks are the leading bank for SMEs (small and medium-sized enterprises) in France. Banque Populaire: success is within you

CAISSE D'ÉPARGNE

The 15 Caisses d'Épargne, cooperative banks whose capital is 100% owned by their members, innovate on a daily basis so that their customers - individuals, professionals, businesses and all players in the regional economy - benefit from the best support throughout their professional or life projects.

The Caisse d'Épargne has always made it its mission to be useful to everyone without ever losing sight of the collective interest. It thus combines trust, modernity, proximity, and solidarity for the benefit of all its customers. Its signature, "To be useful to you", reflects this daily commitment.

GERMANY



DZ BANK

DZ BANK is the second largest bank in Germany with 595 bn EUR total assets and is also the central institution for more than 800 co-operative banks in Germany.

Its task is to support the work of the local cooperative banks and to boost their competitiveness. It is also active as a corporate bank and is the holding company for the DZ BANK Group. With their strong brands, the companies of the DZ BANK Group constitute key pillars in the range of financial products and services offered by the cooperative financial network.

The DZ BANK Group sets on its strategy and range of services for the cooperative banks and their customers through its four strategic business lines - Retail Banking, Corporate Banking, Capital Markets, and Transaction Banking.

The combination of banking, insurance, home savings, and personal investment products and services ensures that the cooperative banks in Germany are able to offer their clients a comprehensive range of outstanding financial services.

BVR BUNDESVERBAND DER DEUTSCHEN VOLKSBANKEN UND RAIFFEISENBANKEN

The National Association of German Cooperative Banks (BVR) is the umbrella association for the cooperative banking sector in Germany. For more than 150 years, cooperative banks have been combining financial success with social responsibility. The reason for establishing cooperatives was to achieve more by voluntarily joining forces and in doing so to strengthen the independence of the individual.

BVR works to ensure the actions of institutions do not block or restrict individuals but instead strengthen their self-determination and motivate them to take their own action. This is the area in which the BVR acts as the mouthpiece for its members at national level.

Local cooperative banks apply this approach through their membership of the BVR and take it to grassroots level through their local activities. Our annual report on corporate citizenship in the Cooperative Financial Network gives an insight into the wide variety of activities that we undertake.

MOROCCO

BANQUE POPULAIRE DU MAROC
GRANDIR. ENSEMBLE.



BCP Group is a pan-African and universal financial group serving all socio-professional categories.

With an inclusive approach, it offers banking, insurance, and service products to individuals, professionals, and businesses of all sizes. The Group is made up of 8 Banque Populaires Régionales (BPR) with a cooperative orientation, the Banque Centrale Populaire (BCP), the central institution of the Group - a public limited company listed on the Stock Exchange-, three foundations and several subsidiaries in Morocco and abroad.

Present in 32 countries mostly in Africa (18 sub-Saharan Africa countries) and Europe, the Group is one of the continent's top 10 banks in terms of equity.



CIBP MEMBERS KEY FIGURES

	TOTAL ASSETS	TOTAL DEPOSITS FROM CUSTOMERS	TOTAL LOANS FROM CUSTOMERS	MARKET SHARE LOANS	NET PROFIT AFTER TAXES
 ARGENTINA	6.8 BN€	4.8 BN€	0.98 BN€	2,15 %	0.1 BN€
 AUSTRIA	29 BN€	22,1 BN€	22,1 BN€	4.07 %	115 BN€
 BELGIUM	3,237 BN€	2,808 BN€	2,201 BN€	N/A	14,07 BN€
 BRAZIL	42,361 BN€	26,360 BN€	25,058 BN€	5.30 %	992,045 BN€
 CHILE	2,995 MM€	1,289 MM€ ¹	2,166 MM€ ²	8.31 % ³	130 MM€ ⁴
 COLOMBIA	1,350 MM€	904 MM€	948 MM€	N/A	9 MM€
 FRANCE BANQUE POPULAIRE CAISSE D'EPARGNE	N/A N/A	368 BN€ 502 BN€	298 BN€ 360 BN€	10 % N/A	1916 BN€ 1910 BN€
 GERMANY	1,175 BN€	861 BN€	8.6 BN€	29 %	2.2 BN€
 MOROCCO	45.5 BN€	33.5 BN€	25.2 BN€	21.8 %	319,3 M€

¹It refers to retail time deposits, sight accounts and saving accounts, members and non members. Institutional time deposits for MM\$ 351.890. Without Sights Accounts, figure is MM\$ 1.073.057 CLP (if it is needed for comparison purposes).

²In Chile, to be granted for a loan it is necessary to become a member. So, in this case, customers=members only.

³Consumption in installments' market share regarding to banking system.

⁴This figure includes entire result, without subtracting the revaluation of capital participation quotas from members (because inflation).

		NUMBER OF EMPLOYEES	NUMBER OF CLIENTS	NUMBER OF MEMBERS	NUMBER OF LOCAL BANKS	NUMBER OF BRANCHES
	ARGENTINA	4,657	2.6 mill.	1,127,625	N/A	276
	AUSTRIA	3,071	987,933	N/A	9	236
	BELGIUM	210	87,686	10,675	N/A	28
	BRAZIL	55,982	N/A	6,952,793	4,378	343
	CHILE	1,971	512,383 ⁵	1,092,334	N/A	79
	COLOMBIA	450	1,500,000	600	N/A	14
	FRANCE					
	BANQUE POPULAIRE	30,000	9,600,000	5,000,000	14	N/A
	CAISSE D'EPARGNE	N/A	N/A	4,421,637	15	N/A
	GERMANY	134,200	17,946,757	17,900,000	737	7,512
	MOROCCO	18,000	9,031,676	354,163	8	1,377

⁵Clients are not members and manage only saving accounts and time deposits (they don't qualify for a loan because they are not members).

2022 EVENTS

**15
March** CIBP Ambassadors Meeting
(online)

**19-21
May** CIBP Executive Committee Meeting
Vienna, Austria

**15
September** ÔGV 150th Anniversary
Vienna, Austria

**15-16
September** 41st National Cooperative Congress
Cartagena, Colombia

**7
October** CIBP Presidential Bureau
Paris, France

**6
December** CIBP Ambassadors Meeting
(online)





Activity Report

2022

www.cibp.coop