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24

ACTIVITY REPORT

TABLE OF CONTENT

MESSAGE FROM THE PRESIDENT	1
Mr. Philippe Henri	
MESSAGE FROM THE PRESIDENT	3
Mr. Marco Almada	
MESSAGE FROM THE SECRETARY GENERAL	4
Ms. Valeria Rutgers	
OUR PILLARS	5
WE INSPIRE	6
WE SHARE	6
WE CO-CREATE	8
WE BELONG	9
CIBP AMBASSADORS	10
CIBP LINK	11
CIBP GLOBAL NETWORK	18
FINANCIAL HEALTH	20
CIBP MEMBERS	22
CIBP MEMBERS KEY FIGURES	31
2024 EVENTS	32



MESSAGE FROM THE PRESIDENT

Mr. Philippe Henri

CIBP President

Banque Populaire Méditerranée President

I was filled with gratitude and excitement when I accepted the baton from my dear friend and outgoing President of CIBP, Mr. Marco Almada (SICOOB), who held a six-year co-presidency alongside Mr. Alain Declercq (CPH BANQUE). Their joint leadership stands as a true example of how we, as CIBP Members, can ensure the continuity and strength of our organization in these transformative times, as we work together to elevate the cooperative model through concrete business initiatives.

My CIBP Presidency for the term 2024–2027 is part of a paradigm shift, truer than ever as I write these few lines. The balance of our economic and societal model is being shaken, challenged, and even threatened. This observation further strengthens my determination and my desire to promote the cooperative model, both in its business approach and its humanist values within our members as externally.

By understanding the foundational structures of CIBP, fostering international collaboration through the promotion of cooperative principles, encouraging knowledge exchange, and supporting sustainable practices, I underscore the importance of global unity. It is only through such cooperation that we can effectively address today's challenges (digital disruption, sustainability imperatives, and intense global competition) and build a resilient, inclusive financial system locally and regionally.

In order to address these challenges, my action plan, presented in Brasilia in May 2024, was clearly articulated around two main pillars and warmly received by the CIBP Executive Committee : developing business opportunities and partnerships among CIBP Member banks and supporting the cooperative model.

One focused on serving our stakeholders and supporting their business growth, not only locally but also at an international level. This know-how places CIBP on a concrete path of expansion, bringing real, actionable business opportunities that align with the core activities of our member banks, particularly those with a mission to foster the development of their clients.

As part of a broader orientation of CIBP's mission and objectives, I have also encouraged my close team to explore ways of developing new solutions and attracting new members who share our cooperative vision in their respective countries and who could benefit from, and contribute to, our network.

Once again, I sincerely believe that our cooperative model is the most attractive and relevant there is in these times of uncertainty. This is why my commitment, together with my peers, to defending this inclusive, efficient and sustainable model, serving a better world, is complete.



MESSAGE FROM THE PRESIDENT

Mr. Marco Aurélio Almada

CIBP President
SICOOB CEO

As I reflect on my recent term as President of CIBP, I do so with a deep sense of pride, gratitude, and optimism for the future of our international network of cooperatives. During that time, we faced a world undergoing rapid economic, social, and technological transformation. Yet, despite all the challenges, the cooperative model consistently demonstrated its resilience and relevance. Together, we upheld the core values of mutuality, inclusion, and community, facing uncertainty with unity and purpose.

It was a true honor to lead CIBP during such a meaningful chapter, which culminated in the unforgettable 30th Congress in Paris. That event not only marked our return to in-person dialogue, but also renewed our collective energy to innovate, integrate, and inspire one another across borders. I will hold those moments, and the conversations they sparked, in the highest regard.

As I passed the baton to our colleagues in France, I did so with great satisfaction and full confidence that CIBP is in excellent hands. France has long been a vital pillar of this confederation, and I know it will continue to lead with vision, commitment, and diligence.

I express my heartfelt thanks to Mr. Alain Declercq and his team for so many years of strong and loyal partnership. Since Sicoob joined CIBP, we have enjoyed a close relationship and received important, unconditional support from Mr. Declercq — support that inspired our joint leadership of the confederation over six years.

It is with joy that I welcome Mr. Philippe Henri, the current president, and I wish him an inspiring and successful tenure in this important mission.

To my colleagues on the Executive Committee, to the CIBP team, and to all the partners who walked alongside me on this journey: thank you very much. It was a privilege to serve, learn, and grow alongside such outstanding leaders.

May we continue to build a future where cooperatives thrive — not only as a business model, but as a movement for the common good.



MESSAGE FROM THE SECRETARY GENERAL

Ms. Valeria Rutgers
CIBP Secretary General

Now is the time: Build on our strengthened relationships!

The year 2024 marked a significant transition in the CIBP Presidency, with the handover in May symbolizing not just a change in leadership but a meaningful connection between two continents amid ever-evolving economic landscapes. This transition offers CIBP a renewed opportunity to strengthen cooperative and business ties among its Member banks.

Notably, the presidency held by Mr. Marco Almada from 2021 to 2024 was the first in CIBP history to be led by a South American country. This milestone, rooted in a unanimous decision made in 2018 for the vice-presidency and reaffirmed in 2021 for the presidency, affirmed CIBP's global perspective and opened the door to diverse cooperative markets — all united by the shared foundation of cooperative and popular member banks.

CIBP can only thrive through strong, cross-border partnerships; this has never been more crucial. Open dialogue and collaboration are essential for adapting to change and seizing new opportunities. The dedication and support of each Member bank enable us to nurture the deep and meaningful connections that define the strength of our network.

Today, building cross-cultural and intercontinental relationships by engaging key decision-makers is critical for cooperative banks seeking sustainable growth and impact. Networking remains central to staying informed, engaged, and prepared for the future, and CIBP Members are key players in creating and sharing these opportunities.

Your role as members of the CIBP community is vital in demonstrating that there is a better, more human-centered way to run financial institutions based on cooperation, responsibility, and shared value.

With a dynamic calendar of events ahead, we invite you to read our 2024 Activity Report and join us in expanding your network, exchanging ideas, and connecting with leaders from cooperative and popular banks around the world.

OUR PILLARS

In 2024, CIBP continued with the implementation of its action plan divided into **4 main pillars**.

WE INSPIRE

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

WE SHARE

Organize innovation **SPARKS** to foster member engagement and stimulate dialogue within the CIBP network.

WE CO-CREATE

Organize innovation **SPRINTS** to bring together specialists from CIBP members and elevate our community.

WE BELONG

Show members how to connect with CIBP and why participating makes a difference.

WE INSPIRE

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

Our community has a pioneering spirit that positions us at the forefront 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 in our newsletter—shared by all members—we aim to bring our associates, future associates, and strategic partners closer to what we believe in and what we do.

WE SHARE

Within the **WE SHARE** pillar, we implemented the SPARK concept—monthly online conversations in which a specialist from a member bank shares his or her views on a specific topic or project. During each event, CIBP facilitates and moderates exchanges with all participants.

After the session, a recording of the member's presentation is uploaded to our website. Thus, beyond the live event, we create a resource that any member can view at any time.

CIBP members submit topics they have identified as priorities in their own agendas. The objective is twofold: on the one hand, to share valuable information and expertise; on the other, to foster a sense of community among our members.

In 2024, we organized nine SPARK sessions, each attracting between 20 and 50+ participants.



SPARK 2024

- JAN** **THE (INTERNAL) PERCEPTION OF THE COOPERATIVE BUSINESS MODEL**
Johanne Amestonn, Director of Cooperative Strategy, Training and RSE
FNBP, France
- FEB** **FINANCIAL LITERACY AROUND THE WORLD**
Louize Pereira Oliveira, Supervisor at Sicoob Insititute
SICOOB, Brazil
- MAR** **FROM TRENDS TO PRODUCTS - STRATEGIC INNOVATION MANAGEMENT**
Michael Migendt, Associate Director of Innovation & Digitalization
Bastian Stahl, Senior Consultant Digitalization & Innovation
DZ BANK, Germany
- APR** **SOCIALLY ACCOUNTABLE – HOW THE GERMAN COOPERATIVE BANKING GROUP**
Melanie Schmergal, Head of Communications and Public Relations
BVR, Germany
- JUN** **THE IMPORTANCE OF SERVICE EXPERIENCE IN THE FINANCIAL INDUSTRY FOR COOPERATIVE**
Carlos Ignacio Orella Laurent, Strategic Planning and Experience Manager
COOPEUCH, Chile
- JUN** **ESTABLISHMENT OF THE DIGITAL EURO FROM THE PERSPECTIVE OF CO-OPERATIVE BANKS**
Ismail Akbal, Adviser Regulatory Affairs
ÖGV, Austria
- SEP** **OPEN FINANCE IN THE DIGITAL AGE - BANCO COOPERATIVO COOPCENTRAL'S VISION FOR THE FUTURE**
Ronny Ramirez Garcia, Vice President of Operations and Technology Banco Cooperativo Coopcentral, Colombia
- NOV** **TRADE FINANCE IN AFRICA - CASE STUDY BY BANQUE CENTRALE POPULAIRE MOROCCO**
El Amrani Joutey Mamoun, Director Correspondent Banking Financial Institutions Group BCP, Morocco
- DEC** **MODO: DIGITAL WALLET - A JOINT RESPONSE FROM BANKS TO ENHANCE USER EXPERIENCE**
Nelson Pereira, Personal Banking Manager
Banco Credicoop, Argentina

WE CO-CREATE

Through **CO-CREATION**, we invite our members to generate fresh ideas and break away from the status quo.

SPRINT is a democratic approach through which CIBP collaborates with its members to capture insightful content on today's most relevant topics, summarised in dedicated reports. This content is made accessible via our newsletter, website, and email distribution list.

The 2024 CIBP SPRINT report, titled “A Framework to Monitor Financial Education Interventions Promoted by a Financial Institution” by Louize Pereira Oliveira, serves as a practical tool for cooperative banks seeking to enhance and implement financial literacy education for their members. It also supports financial institutions aiming to integrate sustainability initiatives into their core strategies.

This case study focuses on SICOOB's implementation of a financial education monitoring framework in Brazil. The research demonstrates how financial institutions can effectively track and assess the impact of their financial education programs. The findings reveal that clients who participated in such programs showed lower default rates and higher loyalty compared to non-participants—reinforcing the value of financial education in improving both customer literacy and institutional performance.



Click on the image to read the full study



WE BELONG

The pillar **WE BELONG** is a roadmap to transform our Confederation into a true community—united by a shared purpose, rooted in cooperative values, and driven by an inspiring vision. A community, more than just an organization, can fully leverage the network effect by expanding collaboration with other entities that share our values and principles.

Throughout the year, we met on several occasions to update members on current and future activities and to listen to their feedback.

The Ambassadors serve as a vital link between the Executive Committee Members and the CIBP General Secretariat, helping maintain regular contact with our member banks and aligning CIBP activities with their priorities.

Since the creation of the CIBP Ambassadors group, we have developed a stronger and more direct connection with our members. We believe that only with genuine engagement and input from our Ambassadors can we design activities that are truly relevant for our Confederation. Understanding their needs and encouraging them to share their views has proven to be an essential part of our ongoing communication.

CIBP AMBASSADORS



CLAUDIO CAUZILLO

DIRECTOR OF COMMERCIAL & ANALYTICS | **BANCO CREDICOOP (ARGENTINA)**



BIRGIT SZÜCS

BANKING REGULATION REGULATORY AFFAIRS | **ÖGV (AUSTRIA)**



STEFAN RESETARITS

HEAD OF BANKING REGULATION REGULATORY AFFAIRS | **ÖGV (AUSTRIA)**



CRISTELLE JULIEN

PRODUCT OWNER / EXECUTIVE ASSISTANT OF THE CFO | **BANQUE CPH (BELGIUM)**



RODRIGO ARAUJO GUIMARAES

CHIEF OF STAFF TO THE CHAIRMAN OF THE BOARD OF DIRECTORS | **SICOOB (BRAZIL)**



JULIANA COUTINHO

PROJECT ANALYST | **SICOOB (BRAZIL)**



CARLOS ORELLA

MANAGER STRATEGIC PLANNING AND CUSTOMER EXPERIENCE | **COOPEUCH (CHILE)**



INGRID ACKERER

EXECUTIVE ASSISTANT | **FNBP**



PATRICIA GRIESEL

SENIOR INVESTOR RELATIONS OFFICER | **DZ BANK AG (GERMANY)**



JAN TIBOR BÖTTCHER

HEAD OF POLICY AFFAIRS AND GOVERNMENT RELATIONS OF THE COOPERATIVE FINANCIAL NETWORKS | **BVR (GERMANY)**



FATIMA ZAHRA BENNIS MANKAR

DIRECTOR OF PROGRAM DESIGN & MANAGEMENT | **GROUPE BANQUE POPULAIRE DU MAROC (MOROCCO)**

CIBP LINK

In a nutshell, the [CIBP LINK](#) training programme enables the transfer of cooperative banking knowledge and offers a broad networking opportunity with peers who share the same values around the world.

CIBP LINK provides a 4-day training for executive managers from CIBP member institutions and partners.

The framework, which brings together people from different cultures and backgrounds, fosters openness and learning from one another.

The platform truly encourages discussions focused on concrete solutions related to management culture, strategic development, innovations in financial and cooperative performance, as well as social and economic trends.

Leadership skills and personal development are also key components for participants, who benefit from a unique peer-to-peer and culturally rich environment. Throughout the cycle, participants evolve and can assess their learnings within a trusted group dynamic.

Specific training tools and renowned speakers complement the programme.

We are inspired by stories of transformation through cooperative banking principles, which help leverage meaningful collaborations.

In its 75 years of existence, CIBP has brought together cooperative banks from all over the world (Argentina, Austria, Belgium, Brazil, Canada, Chile, France, Germany, Japan, Morocco, etc.). CIBP organizes this training programme specifically for executives from members' networks. The objective is to share cooperative banks' experiences, reflect on innovation and strategic issues inherent to the cooperative business model, and promote international cooperation among banks with the same DNA. The purpose of the CIBP LINK modules is to enhance motivation to collaborate, while creating a trusting environment of collegial support.

CIBP LINK participants attend three modules on Strategy, Leadership, and Innovation, held in three different countries each cycle year. The training programme has been active for more than 15 years.

The 17th CIBP LINK cycle hosted by VOLKSBANK WIEN AG and ÖGV concludes training in Vienna

The 17th CIBP LINK participants successfully concluded their training cycle in Vienna with the final module focused on Innovation. This closing session offered the last official opportunity for participants to engage in open exchanges and further strengthen the personal and professional relationships they have built since first meeting in June 2023 at DZ BANK's premises in Frankfurt.

Under the sponsorship of our Brazilian and Chilean members, the participants worked on a real-world case study centered on an active service currently managed by SICOOB and COOPEUCH. The goal was to explore ways to scale this service as a best practice across CIBP members, demonstrating the potential of collaborative initiatives under the theme “what can be done together.”

Participants were tasked with presenting to the sponsors a holistic concept and roadmap that outlined potential partnerships with institutions and organizations. The objective was to ensure sustainable, long-term engagement between cooperative banks and their members, ultimately enhancing the end-user experience.

This practical, case-based approach was highly valued by both the participants and the sponsoring members. Participants gained new tools for working collaboratively and with agility. They also explored key innovation principles, learned about the TRUST formula, and were challenged to apply and expand their leadership capabilities.

These lessons resonated strongly with the themes of the Institutional Day held at ÖGV headquarters, where Mr. Gerald Fleischmann, CEO of VOLKSBANK WIEN AG, reflected on the core values that shaped the **bank's successful transformation over the past decade: Regionality, Customer Focus, and Trust.** Austria's cooperative banking model aspires to be the “Hausbank of the Future,” grounded in deep local connections and mutual benefit.

Mr. Fleischmann emphasized the importance of inclusive decision-making within the Volksbanken Association and the need to continuously connect with each member, understand their role in the community, and uphold employee equality in both representation and function. Today, VOLKSBANK WIEN AG is self-confident for growth with a renewed strategy and direction.

This spirit of reinvention was also exemplified during a visit to ÖGV cooperative member Vereinigte Eisfabriken eG. The company, with a legacy spanning 125 years, demonstrated true cooperative agility by adapting to generational needs while staying rooted in its founding values. Their success illustrates how cooperatives must constantly balance the needs of three key stakeholders: Members, Employees, and Customers.

We would like to extend our sincere thanks to VOLKSBANK WIEN AG and ÖGV for their warm hospitality, invaluable insights, and the opportunity to learn from their experiences. Participants left Vienna inspired and equipped with fresh ideas, solutions, and role models in digitalization and sustainability to take back to their home institutions.



For your knowledge

1. SICOOB (Brazil) has developed and launched successfully a service, which is called (Clínicas Financeiras) Financial Health. This service offers people in Brazil the opportunity to have 1:1 support / consulting for any financial issues and questions they have. They do not need to be clients / members of SICOOB. The service is organized by SICOOB and provided by volunteers within SICOOB (employees). This financial service will now successfully be launched at COOPEUCH in Chile, too. It will be organized and delivered by COOPEUCH.

2. Established in 2001, VOLKSBANK WIEN AG is the largest Volksbank in Austria and is characterized by its cooperative identity and sustainably lived values. It operates as a regional universal bank, offering a broad range of retail banking products and services to private individuals and companies. At the same time, VOLKSBANK WIEN AG also takes on the tasks as a central financial and credit institution or as a central organization of credit institutions, which is affiliated to the professional association of credit cooperatives according to the Schulze-Delitzsch system and assigned to the company as a member of the credit institution association according to Section 30a BWG. The focus of the regional bank is on a sustainable customer partnership and ongoing improvement of customer service. The focus is on the customer and the quality of advice, and the employees of VOLKSBANK WIEN AG are therefore the most important resource in this advice and relationship-oriented approach. Numerous awards from Volksbank in the Recommender Award and from the FMVÖ (Financial Marketing Association of Austria) show that Volksbank is on the right track. <https://www.volksbankwien.at/>

3. August 4, 1872, the General Association of Self-Help-Based Austrian Acquisition and Economic Cooperatives was founded in Vienna, which subsequently became the Austrian Cooperative Association. "The healthy existence of the individual and society rests on freedom, combined with the responsibility for its use," said cooperative pioneer Hermann Schulze-Delitzsch to the new association at the time. The ÖGV is still committed to this legacy today. The Austrian Cooperative Association (ÖGV) supports today businesses to set-up a cooperative and provides a legal, tax and cooperative business model advises. <https://www.genossenschaftsverband.at/>



The 18th CIBP LINK participants start strongly with the Module on Leadership – An experience of transformative and integrative cooperativism

The CIBP LINK participants met for the first time in Bogotá, Colombia, under the warm hospitality of Banco Cooperativo Coopcentral, a long-standing and loyal partner of the CIBP Network.

Held from Wednesday, November 13 to Sunday, November 17, the Leadership module welcomed participants from Armenia, Belgium, Brazil, France, and Germany. Together, they inaugurated a new cycle of learning centered around a powerful question: **“What does your cooperative banking institution stand for?”**

Participants exchanged personal leadership objectives, identified common professional and cooperative banking challenges, and immersed themselves in the Colombian context—gaining a deeper understanding of what it truly means to “be at the service of our financial cooperative institutions and members.”

As Banco Cooperativo Coopcentral proudly states: **“Somos el único Banco Cooperativo integrador del Sector Solidario del país.”** (“We are the only Cooperative Bank that integrates the Solidarity Sector in the country.”)

Digital Resilience and Cybersecurity as Cooperative Pillars

During the institutional day at Coopcentral, Mrs. Maria Carolina Jacome, Financial Planning Manager, and Mr. Ronny Ramírez García, Vice President of Technology and Digital Banking, shared insights on the bank’s role in enhancing cybersecurity and supporting digital transformation within the cooperative sector.

Their approach prioritizes:

- Compliance with traditional and digital standards to streamline operations and reduce costs
- Close collaboration with cooperative institutions to enhance member relationships and address evolving needs
- Provision of financial and digital solutions that increase outreach and generate sustainable revenue
- Promotion of secure, efficient, and sustainable cooperation for continued innovation
- Strategic management of resources to enable constant evolution of the cooperative model—vital in today’s interconnected and demanding environment

The takeaway: cooperativism is not only a model—it is a pathway for transformation and social well-being.

Leadership for a VUCA World

The Bogotá module challenged participants to develop leadership approaches that respond to the complexities of the VUCA world (Volatility, Uncertainty, Complexity, and Ambiguity). Coopcentral's case demonstrated that cooperative institutions require distinct models and tailored solutions, recognizing the inherent link between their commercial, institutional, and social missions.

Throughout the week, participants were reminded that the cooperative business model is grounded in democracy, solidarity, proximity, and autonomy—values that are essential to effective leadership. These principles not only guide managerial behavior but also enhance organizational culture and attract young talent.

In conclusion, meaningful leadership in cooperative and popular banks is not only a differentiator—it is a catalyst for innovation, relevance, and long-term impact.



For your knowledge

Banco Cooperativo Coopcentral: A Leadership Model in Transformation

Founded in 1964, Banco Cooperativo Coopcentral made a bold strategic decision in 2019—just before the COVID-19 pandemic—to undergo a rapid technological and digital transformation. This journey has since positioned the bank as a model for the future of cooperative banking.

With a hybrid digital model tailored to newer generations, Coopcentral has seen impressive growth, establishing itself as a trusted financial intermediary among more than 3,300 cooperative entities. The year 2020 marked the official launch of a new era, introducing a FinTech ecosystem and 14 digital services and products—a response to both fast-paced technological evolution and shifting regulatory landscapes.

Coopcentral's growing economic role in Colombia became especially apparent during times of crisis. While local and international commercial banks faced closures, Coopcentral secured authorization in 2010 from the Financial Superintendence of Colombia to acquire majority ownership of Visionamos, the country's only cooperative-owned payment system. This move integrated vital financial resources to support grassroots cooperative initiatives.

In 2019, Visa and Mastercard authorized the bank to launch and manage its own credit card operations, reinforcing Coopcentral's leadership in the financial sector.

CIBP GLOBAL NETWORK

In 2024, the [Global Network Program](#) entered its fourth consecutive year since its creation in 2020 during the global lockdown period.

This international online exchange program continues fostering connections among our global members of cooperative banks on different levels.

The CIBP Global Network Program promotes international exchanges with colleagues from other cooperative banking institutions around the world by practicing language skills.

The main advantages are:

- Establishing and maintaining an international network among colleagues from different cooperative banks in various parts of the world
- Discovering other cultures and financial institutions
- Practicing language skills
- Raising awareness of being part of something bigger—belonging to an international hub of cooperative bank employees
- Nurturing multicultural exchanges

We successfully completed 2 cycles in 2024 with a total of 230 participants coming from 7 countries.

There is strong demand from our members to experience this unique global community.

This program has generated strong connections and even friendships among members over the years. Former participants still keep in regular contact, and we are pleased to note that some members have even managed to meet in person.

The monthly Group Meetings—organized twice a month—are a highlight of each cycle. They provide participants with a global overview of this international community and offer the exclusive opportunity to exchange with people from different cultural backgrounds working in cooperative banking institutions around the world. Some conversation pairs volunteer to present a topic of their choice to the group during these meetings, which usually ignites meaningful and interesting discussions afterwards.






The topics shared cover a variety of themes throughout the year: for example, experiences of discovery trips to different countries, history of beer, secret Paris, Paris Olympic Games, main comparisons between two member countries (Brazil/Germany), and many more.

The presenters stressed that these presentations help them articulate in a different language in front of a group.

The two cycles in 2024 were also marked by many conversation pairs who practiced more than one language in their private settings. Some pairs even managed to speak in three different languages!

The CIBP Global Network Community continues to grow every year, showing a clear need for connection.

CYCLE 9
JANUARY - MAY 2024
130 PARTICIPANTS

Argentina		7
Belgium		5
Brazil		48
France		15
Germany		55

CYCLE 10
JULY - NOVEMBER 2024
100 PARTICIPANTS

Argentina		3
Austria		4
Belgium		2
Brazil		34
France		11
Germany		35
Morocco		11



FINANCIAL HEALTH

The Financial Health Initiative, a collaborative effort between Coopeuch in Chile and SICOOB in Brazil, goes beyond traditional boundaries by extending its reach beyond cooperative bank members to the broader Chilean society. With a strong commitment to social responsibility, the initiative aims to promote financial education and empowerment among individuals throughout Chile.

Designed to democratize access to financial advisory services, the initiative leverages a digital platform and certified financial advisors from Coopeuch to provide free, personalized guidance to users. By offering comprehensive financial education, tools, and resources, the platform empowers individuals to make informed decisions and improve their financial well-being.

Key components of the Financial Health Initiative include a user-friendly digital platform and tailored financial advisory services aimed at enhancing financial literacy. Upholding the highest standards of data security, privacy, and regulatory compliance is fundamental to building trust and credibility within the broader Chilean society.

As the initiative progresses, collaboration between Coopeuch and SICOOB, along with user feedback, will drive continuous improvement and optimization of the platform. By embracing its role in fostering financial education and empowerment, Coopeuch seeks to make a meaningful difference in the lives of individuals and communities across Chile.

Financial Health offers an online platform that helps people improve their personal finance management by matching them with a personal finance advisor.

Overall goals

- Financial Education: to offer personal finance advice for free and online so we promote financial dignity, inclusion, and opportunities for everyone.
- International Cooperation between CIBP Members: to develop and execute a joint project with a global team from Brazil and Chile.

Key Focus Areas

1. Security Assessment

The security of the Financial Health platform has been thoroughly examined by both the Sicoob and Coopeuch teams. Penetration testing, code reviews, and infrastructure assessments were successfully conducted, and previously identified vulnerabilities have been resolved to safeguard user data and ensure platform integrity.

2. Data Privacy Compliance

The initiative continues to follow the data privacy regulations established in Brazil (LGPD), ensuring responsible data handling and user consent management. These practices are being maintained as the standard while the platform remains under ongoing compliance monitoring.

3. IT Infrastructure Evaluation

The IT infrastructure evaluation remains in place to ensure the platform's scalability, reliability, and performance. Load testing, infrastructure resilience assessments, and disaster recovery planning are being maintained to support uninterrupted service delivery.

4. Collaborative Alignment

Close collaboration between the IT teams of Coopeuch and Sicoob continues as originally planned. Regular meetings and communication channels remain active to ensure prompt issue resolution and alignment across both organizations.

CIBP MEMBERS

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

ÖGV

ÖSTERREICHISCHER GENOSSENSCHAFTSVERBAND GEMEINSAM ERFOLGREICH

The Austrian Association of Cooperatives (Schulze-Delitzsch) is the audit organization of its members (Volksbanks and commercial cooperatives) as well as the representation of interests. The continuous development of cooperatives, spreading the cooperative values and legal and tax advice for members are additional tasks complementing the national and international representation of interests and the statutory audit of the members.

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.



BELGIUM

BANQUE CPH

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

Sicoob is the largest system of cooperative banks and financial services in Brazil, bringing together more than 8.5 million members who work collectively to build a world based on cooperation, belonging, social responsibility, and financial justice.

With a presence in all Brazilian states and the Federal District, Sicoob consists of 3 (three) operational levels that link individual cooperatives, central cooperatives, and the Sicoob Cooperative Center (CCS):

- 328 individual cooperatives, providing direct services to members at a local level.
- 14 central cooperatives, which integrate and support the individual cooperatives within their respective regions.
- Sicoob Cooperative Center (CCS), which oversees and represents the entire system, ensuring alignment in policies, standards, processes, technologies, products, and services.

Sicoob members benefit from a robust financial ecosystem, which includes:

- Over 4,300 local banks and thousands of ATMs nationwide.
- A complete portfolio of financial products and services, such as checking accounts, investments, credit, cards, pensions, consortiums, insurance, and payment solutions.
- Fairer rates compared to the conventional financial market, reinforcing Sicoob's commitment to financial inclusion.

At the highest level, the Sicoob Cooperative Center (CCS) ensures the system's integrity and institutional representation. The CCS includes:

- Sicoob Confederation
- Sicoob Cooperative Bank
- An institute focused on strategic social investment
- Securities Distributor (DTVM)
- Card processor and brand
- Pre-purchase financing pool administrator
- Closed private pension plan entity
- Sicoob insurance company
- Sicoob's protection fund (FPS)

With its extensive reach, strong governance, and cooperative principles, Sicoob plays a key role in fostering financial inclusion, sustainable economic growth, and social development across Brazil.



CHILE

COOPEUCH

COOPERATING, WE ARE MORE

With 57 years of experience, Coopeuch stands out as a savings and credit cooperative committed to the development and well-being of its members, their families, and the community. Its work focuses on contributing to social and national progress through a range of responsible and inclusive financial products and services.

As of Dec. 2024, the cooperative had 1.224.921 members, a figure that has experienced significant growth, doubling in recent years. This community represents a significant impact on the country, as one in eight workers in Chile is part of Coopeuch.

During 2024, Coopeuch strengthened its strategy to promote financial inclusion, ensuring that 905,000 members retain one or more financial products, doubling this number in the last six years.

In recent years, Coopeuch has made significant progress in strengthening and expanding its branch network, increasing its presence from 84 to 90 locations nationwide. This growth has been accompanied by optimized service models, the incorporation of new technologies, and the implementation of innovative formats that seek to be closer to members and serve them according to their goals and needs.

In addition to its branches, Coopeuch has a variety of channels that guarantee accessible, high-quality service, including:

- Contact Center, to resolve questions and manage requests
- Official website, offering information and digital services
- Coopeuch app, designed to facilitate access to products and services from anywhere
- Social media, a direct and dynamic communication channel

These channels, along with its highly trained team, ensure credible, reliable, and personalized service, while maintaining high standards of efficiency and productivity.



FRANCE

GROUPE BPCE

A UNIVERSAL COOPERATIVE BANKING MODEL SERVING CUSTOMERS AND THE ECONOMY

BPCE Group is the second largest banking player in France, financing over 21% of the economy. Nearly 103,000 employees support 35 million clients every day in France and around the world: individuals, professionals, businesses, investors, and local authorities. It is present in retail banking and insurance in France, with its two major networks, Banque Populaire and Caisse d'Épargne, as well as Banque Palatine and Oney. It also operates globally in corporate banking through Natixis Corporate & Investment Banking, and in asset and wealth management through Natixis Investment Managers.

In direct resonance with the identity of its two historical networks, Banque Populaire and Caisse d'Épargne's strength is their cooperative model. BPCE Group stands out for its proximity to 9.8 million members, who own 100% of the capital of the 14 Banques Populaires and the 15 Caisses d'Épargne, and for its ability to commit and invest for the long term. The National Federation of Banques Populaires (FNBP) and the National Federation of Caisses d'Épargne (FNCE), act as platforms for reflection, expression, and representation for both networks and their members; they play a crucial role in defining, coordinating, and promoting the cooperative spirit and the social responsibility actions of our banks.

Amid accelerating environmental, demographic, technological, and geopolitical transitions, transforming society and even sometimes creating uncertainty, BPCE Group leverages its territorial presence, its business lines, and its expertise to enable its clients, members, and employees to approach the future with confidence.

BANQUE POPULAIRE

SUCCESS IS WITHIN YOU

As a leading banking network, Banque Populaire comprises twelve regional banks and two national affinity banks: CASDEN Banque Populaire, dedicated to public service, and Crédit Coopératif, a bank for the social and solidarity economy.

Founded over a century ago by entrepreneurs for entrepreneurs, the Banques Populaires remain true to their roots. Fundamentally committed to the freedom to undertake, they create value and jobs, making them the primary bank for SMEs in France, supporting them in their daily activities and all their projects, including internationally.

"*La réussite est en vous*": this promise is brought to life by advisors as they support on a daily basis the projects of all their clients. Strongly rooted in their territory, thanks to a close human relationship, a short decision-making circuit, and a high level of digitalization of their offers and services, the Banques Populaires provide their individual clients, merchants, artisans, farmers, liberal professions, and businesses with banking solutions tailored to each person's situation. Redistributing part of their results in the form of societal commitment, the Banques Populaires actively support local life and have been offering sustainable or solidarity-based products for over twenty years.



GERMANY

BVR-BUNDESVERBAND DER DEUTSCHEN VOLKSBANKEN UND

RAIFFEISENBANKEN

WE CLEAR THE WAY

Germany's local cooperative banks form one of the most extensive banking service networks in Europe, with 697 institutions and 7,207 branches.

Membership

Of the banks' more than 30 million customers, 17,8 million are also members and therefore shareholders of their bank. This membership structure not only forms the basis for the legal form of a 'registered cooperative' (eingetragene Genossenschaft or eG). It also obliges the cooperative banks to advance their members' interests and gives members a say in the running of their bank. This is what makes cooperative banks different from all other banks.

Commitment to SMEs

The cooperative banking group traditionally feels a particularly strong obligation and connection to the wide range of small and medium-sized enterprises (SMEs) in Germany, the Mittelstand. Local cooperative banks were developed as self-help organizations for SMEs. These roots shape how they see themselves. The banks are committed to ensuring a strong and independent German Mittelstand and a culture of self-reliance, acting as a partner to them and providing them with finance.

Everything under one roof

Local cooperative banks are integrated financial institutions that offer their customers a wide range of financial services under one roof. This is possible thanks to their close collaboration with the highly effective specialized institutions in the Cooperative Financial Network, which include Bausparkasse Schwäbisch Hall, R+V Versicherung, the asset management company Union Investment, and others.

Cooperative diversity

The local cooperative banks are not the only institutions in the German banking sector with a 'registered cooperative' legal structure. The cooperative banking group also includes the Sparda banks, PSD banks, church banks, and other specialized institutions such as Deutsche Apotheker - und Ärztebank and BBBank.

The protection scheme of the Cooperative Financial Network, the oldest deposit protection fund for banks in Germany for over 90 years, is operated by the BVR.

Local partners

As independent companies, the local cooperative banks are uniquely rooted in the economic life of their region. Their particular strengths are in-depth knowledge of the market and personal contact with local people.

Our lobbying in Europe

To ensure the interests of the cooperative banks the BVR operates a political liaison office, which coordinates activities in Berlin and Brussels. The BVR takes up the concerns of its member banks, formulates what they expect from the German government and EU institutions, represents their views in committees, and forms alliances with partners both within Germany and throughout Europe.

Collaboration at EU level

As an active member of the European Association of Co-operative Banks (EACB), the BVR also promotes close collaboration between the local cooperative banks at European level and the communication of shared interests to EU institutions. Through the European Banking Industry Committee (EBIC), the BVR communicates the interests of the European banking industry to EU institutions and monitors regulatory initiatives of the European Commission and the definition of standards for the financial services sector.

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. DZ Bank supports its customers internationally and has various branches worldwide.

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.



MOROCCO

BANQUE POPULAIRE DU MAROC

GRANDIR. ENSEMBLE.









Groupe BCP 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. Groupe BCP is made up of 8 Banque Populaires Régionales (BPR) with a cooperative orientation, Banque Populaire, 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, Groupe BCP 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 BANCO CREDICOOP	7,1 BN€	4,2 BN€	1,5 BN€	2,15 %	0,4 BN€
	AUSTRIA VOLKSBANK WIEN ÖG V	32,07 BN€	23,26 BN€	23,22 BN€	4,51 %	0,131 BN€
	BELGIUM BANQUE CPH	3,395 BN€	2,910 BN€	2,345 BN€	N/A	6,2 M€
	BRAZIL SICOOB	55,72 BN€	35,70 BN€	30,05 BN€	0,04 %	1,28 BN€
	CHILE COOPEUCH	3,4 BN€	1,1 BN€	2,5 BN€	1,01 %	0,08 BN€
	FRANCE BANQUE POPULAIRE BPCE	N/A 87 BN€	299 BN€ 681 BN€	300,5 BN€ 719 BN€	N/A 21 %	0,97 BN€ 3,6 BN€
	GERMANY DZ BANK BVR	1 638 BN€	1 061 BN€	1,05 BN€	23,3 %	7,5 BN€
	MOROCCO BANQUE POPULAIRE	52,3 BN€	38 BN€	31 BN€	20 %	0,5 BN€

		NUMBER OF EMPLOYEES	NUMBER OF CLIENTS	NUMBER OF MEMBERS	NUMBER OF LOCAL BANKS	NUMBER OF BRANCHES
	ARGENTINA BANCO CREDICOOP	4 603	1 598 191	1 084 269	N/A	276
	AUSTRIA VOLKSBANK WIEN ÖG V	3 158	960 344	500 000	9	231
	BELGIUM BANQUE CPH	208,28 FTE	108 090	10 546	N/A	28
	BRAZIL SICOOB	60 168	N/A	8 520 748	4 344	328
	CHILE COOPEUCH	2 120	778 967	1 224 921	N/A	90
	FRANCE BANQUE POPULAIRE BPCE	29 946 103 000	9 700 000 35 000 000	5 300 000 9 800 000	14 31	3 300 7 500
	GERMANY DZ BANK BVR	173 489	> 30 000 000	17 643 092	672	6 983
	MOROCCO BANQUE POPULAIRE	18 600	8 600 000	355 000	8	1324

Formatting conventions:

a comma (,) is used as the decimal point

2024 EVENTS

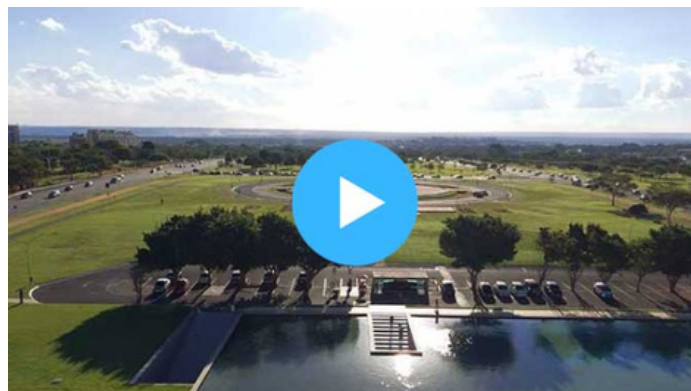
CIBP Executive Committee in SICOOB's premises

2-4 May 2024, Brasilia, Brazil



Hand-over of Presidency to France

Watch the video:



BVR - The central role of the cooperative financial network in Europe

19 November 2024, Brussels, Belgium



Daniel Quinten (Member of the Board of Managing Directors - BVR), Priscille Szeradzki (President of the European Association of Cooperative Banks - EACB), Philippe HENRI (President of the International Confederation of Cooperative Banks - CIBP), Marija Kolak (President - BVR), and Anja Müller-Ziegler (Member of the Board of Managing Directors - BVR)

As one of the largest European banking groups, networking with the political actors in Europe's capital is an important concern for cooperative banks. Therefore, the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR) invited to the Vaudeville Theatre in Brussels on Tuesday to talk about the central role of the cooperative financial network in Europe. Around 200 guests accepted the BVR's invitation, including numerous members of the European Parliament, representatives of European institutions, representatives of international cooperative associations and members of the Cooperative Financial Network. Special guests of honour were Priscille Szeradzki, President of the European Association of Cooperative Banks (EACB), and Philippe HENRI, President of the International Confederation of Cooperative Banks (CIBP).

In her welcome address, BVR President Marija Kolak emphasised the important role of the cooperative banks in Europe: *"We are a reliable partner for medium-sized regional economy and also offer millions of people broad access to financial services."* With a consolidated balance sheet total of EUR 1,600 billion, a profit of EUR 11 billion (2023) and a very good, stable rating, the Cooperative Financial Network is a mainstay in the European banking landscape. In this context, Kolak underlined in the direction of politics: *"We need stable and reliable framework conditions both in Brussels and in Germany. This is the only way we can be there for our members and customers in the best possible way."*

The BVR's Parliamentary Evening once again made it clear how important cooperative values are for a sustainable financial world and social cohesion. The International Year of Cooperatives which is about to begin, also offers a valuable opportunity to make the strength and contribution of cooperatives visible in Europe and worldwide.

Thank you Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR) for an inspiring evening!

