



ACTIVITY REPORT

2023

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Message from the President



Mr. Marco Aurélio Almada

CEO of Sicoob, Brazil, and President of CIBP

As we reflect on the progress and challenges of 2023, it is imperative that we recognize the significant influence of the global economy on financial cooperatives around the world. The constantly evolving economic landscape has presented both opportunities and challenges for cooperatives, highlighting the importance of collaboration and adaptability in uncertain times. Despite economic adversities, cooperatives have remained steadfast in their commitment to serving their members and communities, demonstrating the strength and value inherent in the cooperative model.

The year 2023 represented a significant milestone for CIBP, with the holding of our long-awaited 30th Congress in Paris, France. This gathering provided an opportunity for cooperative banks from around the world to come together and discuss relevant topics such as digitalization, regulation, sustainability, and member relations. The Congress served as a platform to share best practices, exchange insights, promote and strengthen integration between representatives of cooperative institutions from various countries and chart a course for the future of financial cooperatives.

I would like to thank FNBP, our French member, for hosting this event and providing such a warm and productive environment for our discussions. I also want to extend my thanks to the CIBP team for their effort and dedication in organizing the Congress, as well as to the participants of the working groups, who produced fantastic results that greatly enriched the valuable content presented during the event. Their participation was instrumental in achieving the success of the 30th CIBP Congress.

Furthermore, as my term as President of CIBP comes to an end in May 2024, at the Executive Committee meeting in Brasília, I am pleased to express that I am filled with gratitude for working alongside dedicated colleagues and visionary leaders from around the world.

I highlight the invaluable partnership between Banco CPH and Sicoob within CIBP over the past six years. From the beginning, it has been characterized by mutual respect, collaboration, and a shared commitment to advancing CIBP's mission. Therefore, I would like to personally thank Banco CPH, especially Mr. Alain Declercq and his team, for their incredible work over the years. Together, we have worked tirelessly to promote cooperative values.

In conclusion, I extend my sincere thanks to each of you for your unwavering support, dedication, and commitment to CIBP's ideals. Let us continue working together, driven by our shared vision, and guided by our collective determination, with the aim of building a more promising and successful future for all cooperative banks and their members around the world.

Message from the Vice-President



Mr. Alain Declercq

CEO, Banque CPH, Belgium

2023 was another year of rising interest rates for the banks and their clients. This confirmed the end of the “free cash era” and led to a decreased demand and slower economy. More specifically, it triggered a drastic decrease in the mortgage loan production.

The consequence is a turnaround in the real estate market after years of high prices. On the deposit side, clients took advantage of the rising interest rates, but accordingly the cost for the banks became higher. Inflation was another tricky subject, in particular in some parts of the world, as in Latin America, where it rocketed to unsustainable levels. As all the banks, CIBP members had to adapt to cope with these new conditions and keep sufficient margins to continue their mission with their local community.

In that kind of context, it is crucial to keep focused on cooperative values too. Fortunately, in 2023, CIBP members were able to gather in Paris for the 30th CIBP Congress. The last congress was in Brazil in 2015, a long time ago... So it was really a pleasure for the members to meet and to share the cooperative values together but also with all their guests. It was a perfect opportunity to strengthen the links at CIBP and put our values and identity at the center of priorities again.

I would like to thank our French member for hosting the event, the Brazilian Presidency for the high involvement in the organisation next to the CIBP General Secretariat, and also all the employees in many member banks who took part in the working groups to create valuable content.

Let's start 2024 with this new breath and energy. It will be a year of change for CIBP as the Brazilian Presidency ends at the next General Assembly in May. I'd like to thank SICOOB and more particularly Mr. Marco Almada, Mr. Rubens Filho and their team for the fruitful collaboration we had during the past years and the great job they did for CIBP.

No doubt the next Presidency will pursue and develop the initiatives and projects supported by CIBP to promote our cooperative values among its members and globally.

Message from the Secretary General



Ms. Valeria Rutgers
Secretary General, CIBP

Significant milestone for 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.

2023 will be marked as the year of the 30th CIBP Congress in Paris.



As Alain Declercq wrote, it was the “perfect opportunity to strengthen the links at CIBP and put our values and identity at the center of priorities again.”

We, all CIBP Members, created valuable business and cooperative business model content within the financial institutions (* the 4 Working groups on Sustainability (ESG), Membership relationships, Regulation, Digitalization, more than technology), encouraged each other to rethink how our organizations are structured and probably encouraged a positive framework to receive valuable advice on how to shift to a more agile network.

The results demonstrated that the Reason of Being of CIBP for the next generation of cooperative and popular bank leaders was again made possible by our collective strength as a cooperative network.

The purpose of such events is to build strategies for a successful organizational transformation and refresh the ever-changing business landscape while maintaining the cooperative values.

After an extensive consultation process to determine relevant topics, key questions were to be addressed at the Congress. The feedback given by the delegates coming from 17 countries represented in Paris indicated us what is wanted for future CIBP events and on how to focus deeper on the chosen topics by:

- Creating value for society
- Ensuring social responsibility
- Sharing more ESG practices for CIBP Member banks
- Favoring room for networking
- Building agreements on solidarity, on governance, etc.
- Sponsoring mentorship programs

In a nutshell, the cooperative business model is THE passport to the future. And CIBP proved once more that its diversity relies on its Members' strength; and this richness is only possible by regular networking opportunities and essential channels of interactions.

Thank you again to those who contributed to our 30th CIBP Congress. We valued your input in determining the know-how of cooperative and popular banks leaders to bring the necessary impulses for keeping the cooperative principles alive in the day-to-day business.

Everyone at CIBP is thus contributing to the advancement of the cooperative idea CIBP Members are committed to.

As this momentum opens 2024 with huge ambitions and a new CIBP Presidency to come, we extend our gratitude to all CIBP Members' colleagues for the unwavering support throughout this intensive 2023 year.

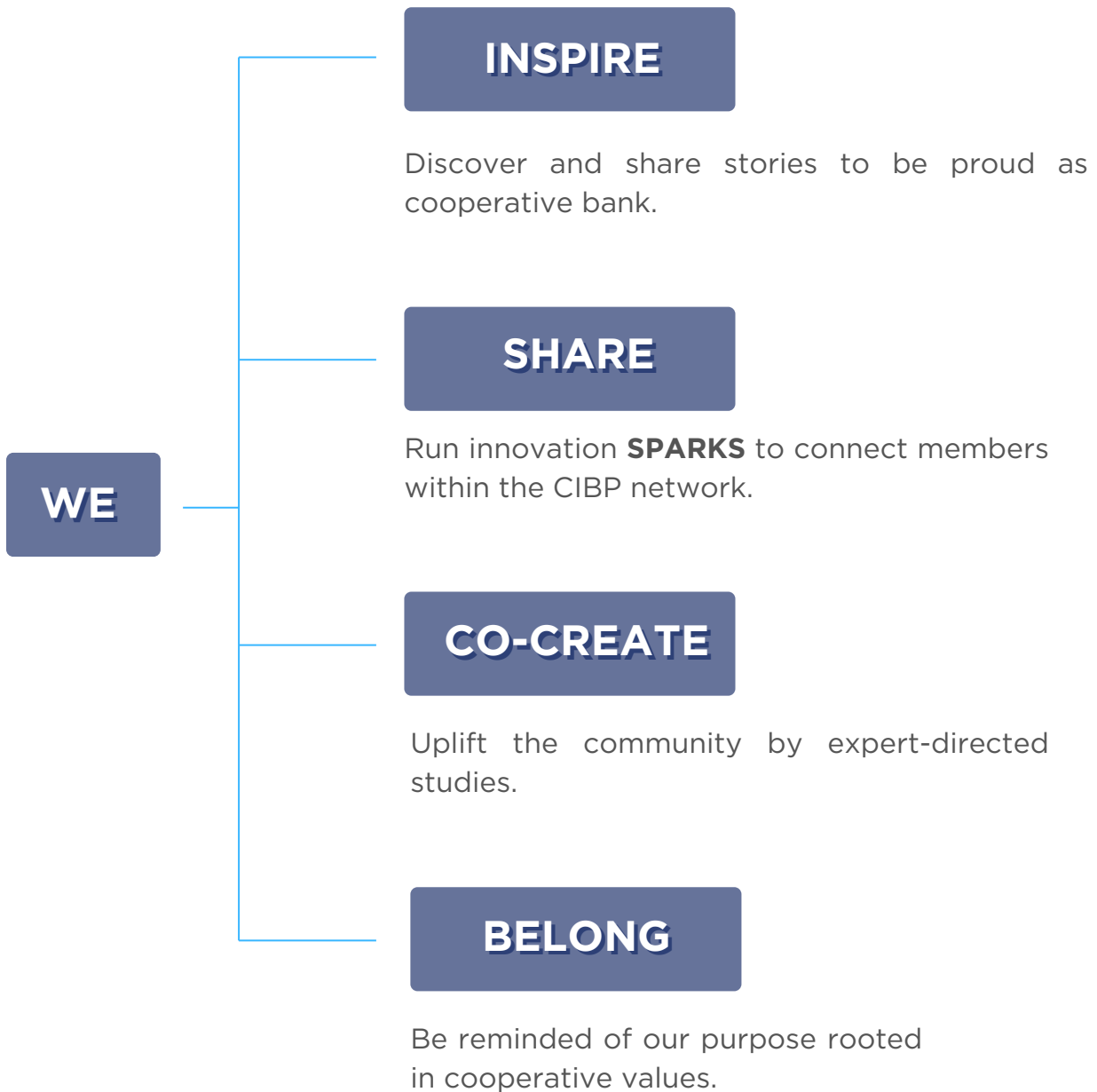
The understanding and development of a Confederation like CIBP playing a role in the concertation of the cooperative spirit supported at all levels in different parts of the world remains a unique and vital value.

We look forward to working with you in 2024!

Kind regards from the CIBP Secretariat Team

OUR PILLARS

In 2023, **CIBP** continued with the implementation of its action plan divided into **4 PILLARS**.



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.

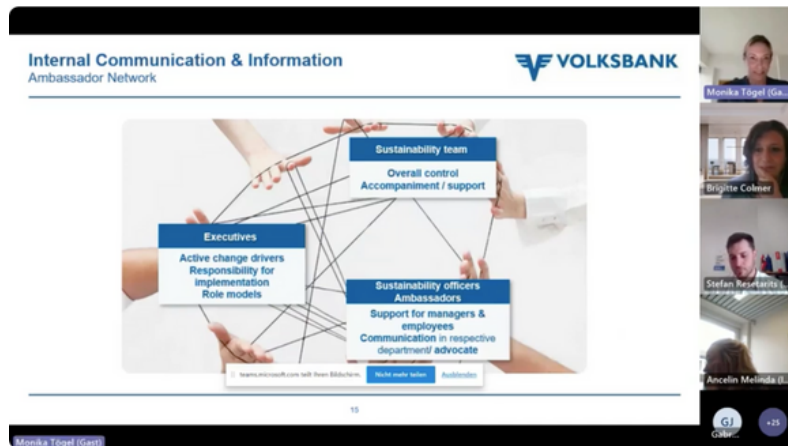
After the session, the recording of the Member's presentation is shared on our website.

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 2023 we have organized a total of 11 **SPARKS** with a participation that ranges from 20 to 50 or more people.



01/23



CRÉDIT COOPÉRATIF: A SOCIALLY COMMITTED COOPERATIVE BANK

Laurence Moret, External Communication, Institutional Partnerships and Documentary Director (Crédit Coopératif, France)

02/23



SICOOB MOOB: COMMUNICATION OPTIMIZATION

Carlos Eduardo Primão, IT Development Manager (SICOOB, Brazil)

03/23



FINANCIAL EDUCATION: COMPARING CASES IN BRAZIL AND FRANCE

Louize Pereira Oliveira, Financial Citizenship Supervisor (SICOOB Institute, Brazil)



Marie-Véronique Bryon, Senior Project Manager, Finances & Pédagogie (BPCE Group, France)

04/23



VALUE OF BLOCKCHAIN - FAR BEYOND BITCOIN

Dr. Holger Meffert, Head of Securities Management (DZ BANK, Germany)

05/23



THE RELATIONSHIP WITH THE REGULATOR: HOW CHILEAN COOPERATIVES REMAIN COMPETITIVE UNDER STRONG REGULATION MEASURES (PART II)

Pedro Murua, CFO, Responsible for Cooperative's financial management, including the funding initiatives in local and international markets (COOPEUCH, Chile)

06/23 **SUSTAINABILITY AS A COMPANY'S DNA - PRACTICAL EXAMPLE
BASED ON A REGIONAL COOPERATIVE BANK**



Monika Tögel, Sustainability Officer for the Association of Volksbanks in Austria, Certified CSR Expert (VOLKSBANK WIEN, Austria)

08/23 **(RE)STRUCTURING OF PEOPLE MANAGEMENT STRATEGIES:
THE CHALLENGES AND ACHIEVEMENTS OF THE HR TEAM**



Henriqueta Chaves, Manager of Human Resources (SICOOB, Brazil)

09/23 **SMALL IS BEAUTIFUL - SIMPLE IS EFFICIENT**



Gabriel Lombet, Member of the executive committee of Banque CPH, in charge of Retail and Marketing (Banque CPH, Belgium)

10/23 **AI AND OPEN FINANCE - THE KEY TO CYBERSECURITY IN
THE FINANCIAL SECTOR**



Ronny Ramirez Garcia, Vice President of Operations and Technology (Banco Cooperativo Coopcentral, Colombia)

11/23 **KEY TAKEAWAYS FROM THE 30TH CIBP CONGRESS IN PARIS:
TURNING A NEW PAGE IN COOPERATIVE BANKING**



Tedd George, Master of Ceremony, Moderator of CIBP 30th Congress (UK)

12/23 **THE POWER OF INCLUSION IN TIMES OF CRISIS**



Claudio Cauzillo, Director of Commercial & Analytics (Banco Credicoop, Argentina)
Hernán Piceni, Head of the Commercial Management Department (Banco Credicoop, Argentina)

The strategic planning 2022

How did it all begin?

- MODERNIZATION OF THE STRUCTURE OF PROCESSES AND SYSTEMS
- PERFORMANCE MANAGEMENT STRATEGY
- ORGANIZATIONAL HEALTH MANAGEMENT
- MANAGEMENT OF REMUNERATION AND POSITIONS

Build solid foundations

- Organize and harmonize processes
- Design processes/tools to meet the new moment
- Harmonize benefits



CIBP SPRINT Report on Effective and Impactful International Cooperation Between Cooperative Banks

Through a collective effort, [SPRINT](#) invites our Members to gather fresh ideas and break from their own status quo. SPRINTs are a collaborative approach in which CIBP, along with its Members, compiles insightful content on today's most relevant topics into a comprehensive report. This content is accessible through our newsletter, website, and email distribution list invite our Members to gather fresh ideas and break from their own status quo. SPRINTs are a collaborative approach in which CIBP, along with its Members, compiles insightful content on today's most relevant topics into a comprehensive report. This content is accessible through our newsletter, website, and email distribution list..

The 2023 CIBP SPRINT report, **"Effective and Impactful International Cooperation Between Cooperative Banks"**, highlights the unique opportunity for cooperative banks to lead global cooperation efforts. By leveraging their values of mutual benefit and shared prosperity, cooperative and popular banks are positioned to drive positive change on a global scale.

In the current global context, marked by economic uncertainty, social challenges, and rapid technological advancements, nurturing international cooperation is more important than ever. Cooperative and popular banks, with their community-oriented approach and commitment to social responsibility, are uniquely equipped to address these challenges. The SPRINT report emphasizes the need for cooperative banks to work together, share resources, and develop innovative solutions to foster resilience and sustainable growth.

Additionally, the study explores the foundational elements of international cooperation, such as the importance of direct and indirect reciprocity, institutional structures, and strategies to enhance cooperative cultures. It stresses the need to integrate these principles into the operations of cooperative financial institutions, emphasizing the potential for growth and influence through effective international collaboration, business connections, information flow, and new technology platforms.

Our in-depth study which includes interviews with representatives from cooperative and popular banks in Argentina, Austria, Brazil, Belgium, Chile, Colombia, France, and Germany, covers key topics essential for understanding and fostering international cooperation among banks having

the same business model. The insights collected during the writing of the study help create a strategic roadmap aimed at strengthening collaboration and guiding CIBP towards a future marked by resilience, innovation, and global impact.

In summary, this report serves as both a call to action for the cooperative banking community, on one side, and a practical guide for enhancing and nurturing cooperation among diverse cooperative cultures on another side. By adopting these insights and strategies, cooperative and popular banks can navigate the complexities of international cooperation, unlock new collaborative opportunities, and contribute significantly to the global advancement of cooperative banking.

By focusing on these collaborative efforts, cooperative and popular banks can play a pivotal role in addressing global economic and social challenges, ultimately contributing to a more stable, equitable, and prosperous economic world.

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 (ARGENTINA)



BIRGIT SZÜCS

BANKING REGULATION REGULATORY AFFAIRS
ÖGV (AUSTRIA)

STEFAN RESETARITS

BANKING REGULATION REGULATORY AFFAIRS
ÖGV (AUSTRIA)



CRISTELLE JULIEN

SENIOR EXECUTIVE ASSISTANT OF THE PRESIDENT
BANQUE CPH (BELGIUM)



RODRIGO GUIMARÃES DE ARAUJO

PRODUCT MANAGER
SICOOB (BRAZIL)

JULIANA COUTINHO

ANALYST
SICOOB (BRAZIL)

JULIANA SOARES ARAUJO BEZERRA

ANALYST
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CARLOS ORELLA

MANAGER STRATEGIC PLANNING AND CUSTOMER EXPERIENCE
COPEUCH (CHILE)



JOHANNE AMESTONN

DIRECTOR OF CORPORATIVE STRATEGY, TRAINING & CSR
FNBP (FRANCE)



HEIDE SCHWARZ

OFFICER FOR THE BOARD OF MANAGEMENT
DZ BANK AG (GERMANY)

JAN TIBOR BÖTTCHER

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



WAFAA MABROUK

TRAINING DIRECTOR
GROUPE BANQUE POPULAIRE DU MAROC (MOROCCO)



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.

CIBP LINK participants are inspired by stories of transformation through cooperative banking principles to leverage meaningful collaborations.

Innovation module



In 2023, the 16th CIBP LINK 2022-2023 training programme closed its cycle with [Banque CPH](#) (from March 22 to 26, 2023 in Belgium) gathering participants for the Innovation module set in [Pairi Daiza](#), the biggest and best elected European zoologist parc whose mission is the preservation of many endangered species.

Indeed, CPH Banque was the first bank to support and go along with the creation of today's number one animal garden, Pairi Daiza.

This is a powerful example of the cooperation between a cooperative bank and a member client.

The module started in Brussels, with an immersion to the EU Commission's expertise on Innovation challenges in EU under the lens of Sustainable Finance and a powerful reflection on the "Power in participatory environmental governance" with Prof. Maria Mancilla Garcia, Environmental Humanities Chair and Head of the Socio-environmental Dynamics research group (SONYA).

Banque CPH's multi-channel strategy whose strength also lays on the motto "La volonté de réussir ensemble" (The will to succeed together).

Alain Declercq, CEO and CIBP Vice-President, connected the dots of the entrepreneurship vision for a strategic position in the financial market for cooperative and popular banks.

CPH Banque's unique position in the age of digitalization forges CPH's culture so special - the key is to "Know Your Banker".

Friday's theme revolves around a masterclass titled "A Chinese lens into a fast-changing world - Examples of innovation and technology developments in controversial times".

With the alert that China is leading 35 new critical technologies, revealing the country to be the leader in innovation, the concept of innovation also means for our host to be agile, fast and User Experience focused.

The explanation therefore is that China's innovation success is based on the company to gain the trust of the clients and be loyal by constantly finding the right solutions for the customers rather than "the company to provide the services according to understanding the customers' needs".

China's inclusive economy with financial services platforms penetrating the complex whole life of the customer ensures the agility and fast growing economy while meeting climate targets by 2030. Paradoxe is accepted as being part of evolution.


Collecting first impressions of the 16th CIBP LINK participants: The cycle closed with a strong bonding experience, shaking open-minded learning objectives (figuring out how to act in areas of discomfort and finding ways to increase participation).

22
03
23

2 p.m.

Share your CIBP LINK training experience

Afternoon Session



Energy Started actively 'BACK ON TRACK' 🎵

Focus "Shake it baby" ZENTRAUNG with WIM

Present with Impact

RATIONAL
(K.O.)

PHYSICAL

EMOTIONAL

Franklin

She's ³Open minded
BRASIL culture - NEW → Proud "Cooperative" and a Bank
happy → in the team

Ana Amazing experience (???) ≠ non judgement
people difference "the why" remember → PURPOSE
happy today → strategy - diversity → improve English

Andrea Difference → I my reasons why - different way in every country
Common ground → = problems might and...
♥ Connection development → "friends"
we all have the COOP DNA
big challenge (English diff)
people → TEAM showing that COURAGE = important
LEARNING is improve CHALLENGE
believing = growing IT'S POSSIBLE

Gabriel

Ratio 2 econ. systems - Europe - control - big
- AM - people - education
♥ Resignation → light in the dark
COOP. attitude in the whole

Business Together

① Brasil - "hope"
↳ Pan. nations
↳ regim

② Mix @ World
↳ Woro
↳ sentiment
↳ Belç / ceter
↳ Brasil
↳ sidras

“ 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! ”

Strategy Module



The 17th CIBP LINK cycle started on Wednesday 31 May under the welcoming patronage of DZ BANK in Frankfurt.

The 17th CIBP LINK participants coming from Belgium, Brazil, Germany and France opened a new cycle with a key question: What is the cooperative banking Strategy model of your institution?

Marc Wersche, Group Manager in Structured Finance, enrichingly shared the Strategy on Central Banks` level permanent challenges with the Regulator and in today's acceleration such as the war for talent while Emilia Müller, Co-Project Manager at the Innovation Lab and Digitization / Corporate Strategy, gave an insightful look at the topics such as #Metaverse and #GenZ within the full roadmap of the different Labs developing ideas, business models, prototypes into possible new products and tailor-made solutions.

After insightful presentations given by the DZ BANK's colleagues on the Group's positioning, the focus pursued in Montabaur at the Academy of German Cooperatives on Cooperative Groups` level with Florian Kinast, Head of Brand Strategy, [BVR](#), the National Association of German Cooperative Banks. In the long-term sustainability, relevant strategy brand factors promote the cooperative idea and values in Germany for common target and responsible actions.

The **CIBP Member's bank presentation during the Market Stand** thrived on an enlarged understanding of each member bank common denominators and differences. Strongly bonding, the participants learnt a lot from each other's cooperative banking business model.

The Strategy module will close with a practical view on Strategy building on company level: "**Business Modelling**" with Christian Gülpen, [RWTH Aachen University, Institute for Technology & Innovation Management \(TIM\)](#).

Everyone agreed: there is a lot that can be done together inside the cooperative banking business model and great cooperation ideas keep the cooperative values strong by creating concrete partnership opportunities!

Leadership Module



Banco Credicoop - founded in March 1979 - was for the very first time the CIBP Member host for the CIBP LINK Training programme for Managers of Cooperative and Popular banks.

The 17th CIBP LINK participants attended their Leadership module in a period of recent elections in Argentina; in this context, they could learn more about the realities of a South American country and understand the importance of terms like solidarity, to be noted Banco Credicoop's motto.

The Bank is one of the most important examples that Argentina has of a cooperative model.

During the institutional day at the Bank, Mr Horacio Giura, 2nd Vice-President, and Mr Juan Carlos Rivera, General Manager, shared with the participants, coming from Belgium, Brazil, France and Germany, the components of Banco Credicoop's strong resilience in the face of the crisis.

The secrets of stability also rely on the armed ties of the Community.

These messages were captivating to reflect and develop leadership approaches to the requirements of the VUCA world. The conclusion is that a different model requires different solutions from those of the market, considering that there is an indissoluble link between the commercial, institutional and social actions of the entity.

During these days in Buenos Aires, the participants (were) recalled that the cooperative business model is based the values: democracy, solidarity, proximity and autonomy, noting that these (values) are key highlights in the Leadership acts, ensuring the managerial qualities for a new work Leadership. Meaningful contributions to develop further leadership and culture in Cooperative and Popular banks can not only be an attraction factor for young talents but also a unique differentiator element.

Leaders are required to create an environment of productivity, creativity and team spirit as competition remains high. In addition, young generations have different needs and are more demanding when it comes to purpose, work environment and flexibility without forgetting the importance of diversity and inclusion. What are the points of attention for a successful new work leader?

As a contribution to the dissemination of the management model developed at Banco Credicoop, and to the debate on the characteristics and objectives of transformative Cooperativism, Banco Credicoop reminded us all that the cooperative values can challenge the participants to take the next steps to complete the implementation of a Comprehensive Management Model.

The purpose of the CIBP LINK Modules is to enhance the motivation to collaborate, in addition to communicating to everyone how more resources can be added. Cooperativism is a standard to follow one path of transformation and the well-being of people.

It is a permanent transformative cooperativism experience.



CIBP GLOBAL NETWORK



[The CIBP Global Network Program](#) promotes international exchanges with colleagues from other cooperative banking institutions in different parts of the world by practicing language skills.

The main benefits are:

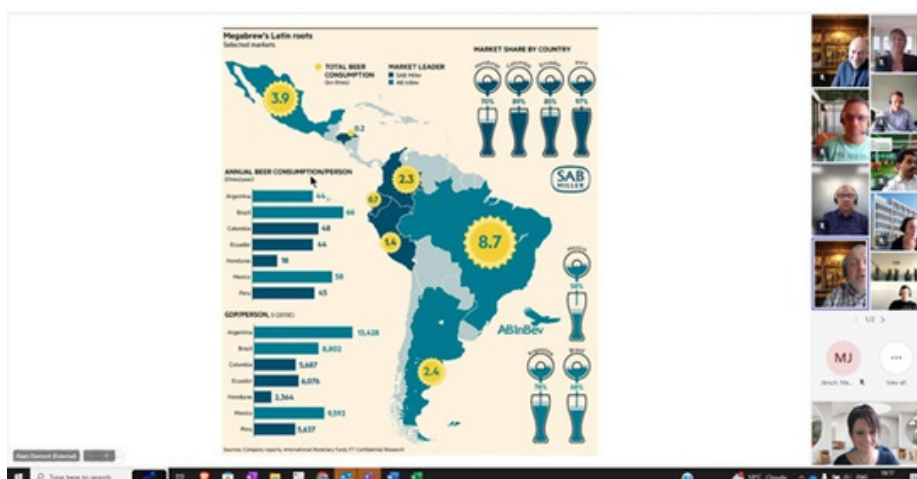
- Establish and maintain an international network among colleagues of a different cooperative bank in a different part of the world;
- Learn more about other cultures and financial institutions by practicing your language skills;
- Raise your awareness of being part of something bigger, of belonging to an international hub of employees of cooperative and popular banks;
- Nurture multicultural exchanges.

In 2023, CIBP successfully organized 2 cycles (7th and 8th) of the Global Network program.

With a total number of 286 participants coming from different members globally last year, this program generates high interest to our members who see the benefit of engaging in cross-cultural exchanges.

One of the highlights of each cycle are the Group Meetings where all participants of each cycle are invited to join. Those meetings are organized twice a month. Everyone will get the unique chance to meet other colleagues - besides their own designated conversation partner. This reunion offers an exclusive opportunity to not only learn about other financial institutions but also to discover different cultures and perspectives.

The various and colorful presentations given by volunteers of this international community at this occasion ignited interesting conversations.

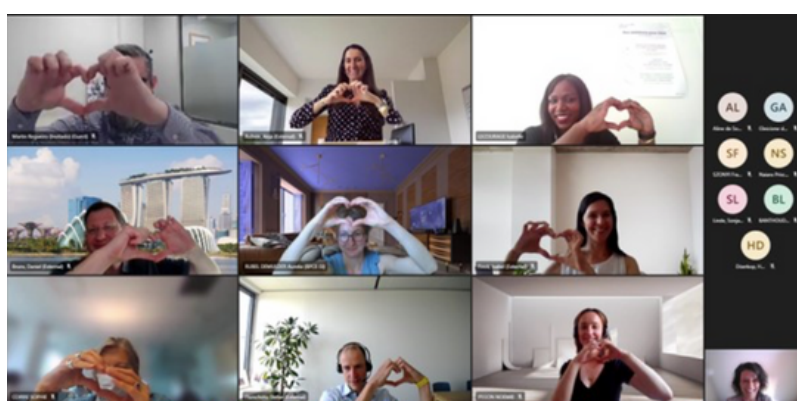


They shared numerous topics covering:

- Financial institution's cooperative structure;
- Local food;
- Comparison of country's mentalities;
- Musical quizz;
- Comparison of Christmas traditions in different countries;
- Discovery of Brazil, etc.

It is a pleasure to see people opening up willing to share and increasingly feel more comfortable to speak in front the group during the different Group Meetings.

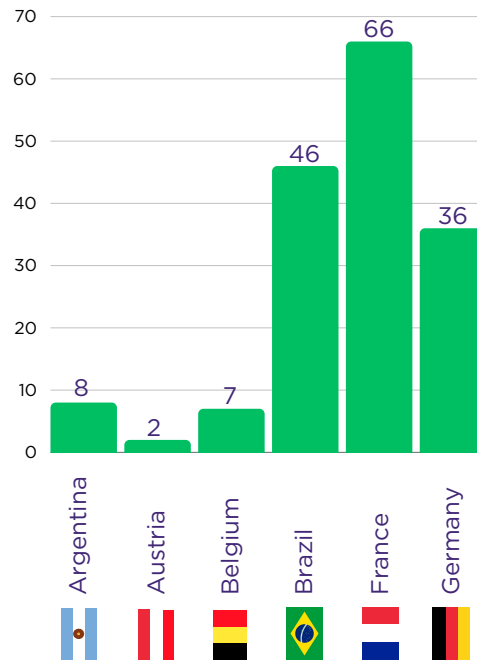
Needless to say that a lot of participants appreciate the connections and remain in contact not only on a professional basis but also on a private level.



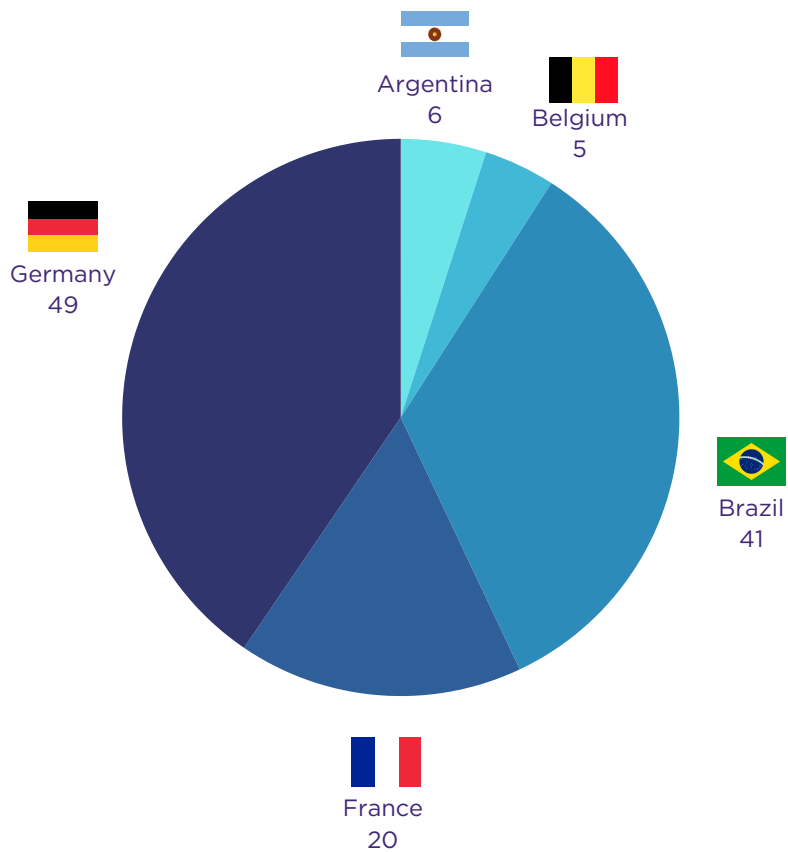
“ I found it very enriching and useful both professionally and personally. ”

Danilo Cavilla - Commercial Platforms Analyst,
Banco Credicoop (Argentina)

CYCLE 7 : 165 PARTICIPANTS (JANUARY UNTIL JUNE 2023)



CYCLE 8 : 121 PARTICIPANTS (JULY UNTIL DECEMBER 2023)



FINANCIAL HEALTH PROJECT



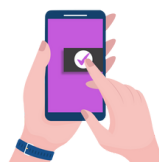
The Financial Health Initiative, a collaborative effort between Coopeuch in Chile and SICOOB in Brazil, transcends traditional boundaries by extending its reach beyond cooperative bank members to the broader Chilean society. With a core commitment to social responsibility, the initiative aims to foster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



Choose a financial advisor



Schedule a virtual consultation



Start your transformation

As the initiative progresses, collaboration between Coopeuch and SICOOB, alongside feedback from users, 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 is under thorough examination to identify and mitigate potential vulnerabilities. This includes comprehensive penetration testing, code reviews, and infrastructure assessments to safeguard user data and platform integrity.

2. Data Privacy Compliance

Compliance with data privacy regulations, such as GDPR (Lei Geral de Proteção de Dados) in Brazil and its equivalent in Chile, is a top priority. The IT teams are meticulously reviewing data handling processes, user consent mechanisms, and data storage practices to ensure alignment with legal requirements.

3. IT Infrastructure Evaluation

The IT infrastructure supporting the Financial Health platform is undergoing rigorous evaluation to ensure scalability, reliability, and performance. This includes load testing, infrastructure resilience assessments, and disaster recovery planning to guarantee uninterrupted service delivery.

4. Collaborative Alignment

Close collaboration between the IT teams of Coopeuch and SICOOB is essential to address any identified issues promptly. Regular meetings and communication channels are established to facilitate real-time decision-making and problem resolution.

30th CIBP CONGRESS



"Today, profound changes impact us all: they are global, they are rapid and they will have considerable consequences.

This is the case with artificial intelligence: A few years ago it seemed like a dream, but ChatGPT became widespread within a few weeks.

Similarly, climate change affecting our territories in very different ways is happening much faster than we expected. However, responses to decarbonization of our economies are also spreading very quickly.

Facing all these challenges, the solutions lay with individuals and their collective structures, states, communities, and associations. This is the essential role our Cooperative Banks will have to play because they are, by nature, at the service of human beings and the improvement of their environment, whether social, economic or cultural.

The Congress of our CIBP is key to understanding and finding answers to all these challenges."

André Joffre
President of FNBP
(Fédération Nationale des Banques Populaires,
France)

KEY TOPICS

Regulation

- Regulation and agility
- ESG and regulation
- Fintech and regulation
- Regulations and cooperativism
- The regulation manifesto
- Deep dive - regulation and agility



Digitalization

- Artificial intelligence - Chances / Risks and values
- Cybersecurity - New business - Digital mindset
- Cross country opportunities
- The digital mindset accelerator



Sustainability

- Cooperative values and sustainability
- ESG and data governance
- Transformation in Germany + ESG tools to evaluate financing in the loan process
- Governance - A broader perspective and best practices
- the ESG manifesto

Membership Relationship

- How to build communities and why it matters so much
- Membership / client relations (management)
- Members
- Attractiveness of cooperatives (younger generation)
- Employees as value promoters
- Prototyping global cooperatives community

SPEAKERS

CIBP CONGRESS HOSTS

Marco Aurélio Almada (Brazil)

CEO of Banco Cooperativo SICOOB and President of CIBP

Valeria Rutgers (Belgium)

Secretary General of CIBP

André Joffre (France)

President of Fédération Nationale des Banques Populaires (FNBP) and President of Banque Populaire du Sud

MEMBERS SPEAKERS

Soumia Alami Ouali (Morocco)

Head of Group Human Capital and Group Communication at Banque Populaire du Maroc

Marco Aurélio Almada (Brazil)

CEO of Banco Cooperativo SICOOB and President of CIBP

Lionel Baud (France)

President of BP Aura and Vice-President of FNBP

Jan Tibor Böttcher (Germany)

Head of Unit - Policy Affairs of the Cooperative Financial Network National Association of German Cooperative Banks (BVR)

Thierry Cahn (France)

President of the Supervisory Board of BPCE SA and President of BP ALC

Alain Declercq (Belgium)

CEO of Banque CPH

Ranny Galli (Brazil)

National Marketing Manager (SICOOB)

Benoit Gausseron (France)

Head of the Paris 2024 Olympic and Paralympic Games (BPCE)

Carlos Heller (Argentina)

President of Banco Credicoop

Siria Jeldes Chang (Chile)

President of COOPEUCH

Edson Lisboa (Brazil)

Information Systems Executive Superintendent (SICCOOB)

Kerstin Manser (Germany)

HR Business Partner, Coach, Mentor, Trainer | Deputy Department Director (DZ BANK)

Michael Migendt (Germany)

Associate Director of Innovation & Digitalization (DZ BANK)

Emanuelle Moraes (Brazil)

Manager of Citizenship and Sustainability at the Cooperative Center (SICCOOB Institute)

Nicolas Namias (France)

Chairman of the Management Board of BPCE

Tariq Noori (Germany)

Department Head Group Strategy & Sustainability (DZ BANK)

Carlos Orella (Chile)

Strategic Planning and Experience Manager (COOPEUCH)

Mikael Petitjean (Belgium)

Non Executive Board Member and Risk Committee Member (Banque CPH)
Financial economist

Ronny Ramirez García (Colombia)

Vice President of IT and Digital Banking (Banco Cooperativo Coopcentral)

Rodrigo Silva Iñiguez (Chile)

CEO of COOPEUCH

Bastian Stahl (Germany)

Senior Consultant Digitalization & Innovation (DZ BANK)

GUEST KEYNOTE SPEAKERS

Austin Brown (Jamaica)

President of Community & Workers of Jamaica Co-operative Credit Union (C&WJCCU)

Diego Cibils (Uruguay)

Head of Conversational Banking & AI (SoFi/Galileo)

Guy Cormier (Canada)

CEO of Desjardins Group

Otávio Ribeiro Damaso (Brazil)

Director of Regulation of the Central Bank of Brazil

Edouard Fernandez-Bollo (EU)

Member of the Supervisory Board at the European Central Bank

Thierry Marx (France)

Renowned French Chef and early proponent of molecular gastronomy

Gillian Tett (UK)

Award-winning Journalist Provost, King's College Cambridge Columnist, Financial Times

Philippe Zaouati (France)

CEO of Mirova

GUEST SPEAKERS

Marie Barsacq (France)

Executive Director of Impact and Legacy Paris 2024

Guillaume de Sazilly (France)

Head of MINI France at BMW Group France

Eric Lamarque (France)

Chairman of Management and Governance of Financial Cooperatives at Sorbonne Business School

Guillermo Torres (Rwanda)

African Leadership University

Rigo Van Den Broeck (Belgium)

Head of the Mastercard's Cyber & Intelligence Solution team in Europe

Coraline Vitalis (France)

Athlete fencer from BRED Banque Populaire Team

MASTERS OF CEREMONY

Louise Ekland (UK)

Moderator

Tedd George (UK)

Moderator



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 | 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 in Brazil. Sicoob is organized into three operational levels that link individual cooperatives, central cooperatives, and the Sicoob Cooperative Center - CCS. Singular cooperatives are entities that provide direct service to members. They operate locally and are present in all states and the Federal District.

Central cooperatives are regional entities that promote the systemic integration of individual cooperatives affiliated to them, coordinating them, and offering them support. The purpose of Sicoob Cooperative Center - CCS is to institutionally represent the System and is responsible for the standards, policies, conduct, processes, technologies, products, services and brands of the entire System.

Today Sicoob has 7,8 million members throughout the country and is present in all Brazilian states and in the Federal District. It consists of 335 individual cooperatives, 14 central cooperatives and the third level consists of the Sicoob Cooperative Center - CCS which include Sicoob Confederation, Sicoob Cooperative Bank, an institute focused on strategic social investment, Securities Distributors (DTVM), Cards processor and flag, pre-purchase financing pool administrator, closed private pension plan entity, an insurance company and Sicoob's protection fund - FPS.



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.

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'Epargne, 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'Epargne as well as with Banque Palatine and Oney, the Group also deploys management businesses at a global level, with Natixis 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'EPARGNE

The 15 Caisses d'Epargne, 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'Epargne 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

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 | 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	3,6 BN€	2,1 BN€	0,5 BN€	2,04 %	0,3 BN€
 AUSTRIA VOLKSBANK WIEN ÖGV	30,482 BN€	22,18 BN€	22,738 BN€	4 %	0,326 BN€
 BELGIUM BANQUE CPH	3,193 BN€	2,737 BN€	2,294 BN€	N/A	26,48 M€
 BRAZIL SICOOB	55,760 BN€	34,068 BN€	29,673 BN€	7,02 %	1,198 BN€
 CHILE COOPEUCH	3198,3 M€	1206,1 M€	2 397 M€	0,9 %	86,5 M€
 FRANCE BANQUE POPULAIRE BPCE	301,3 M€ N/A	298 M€ N/A	301 M€ N/A	N/A N/A	5,88 M€ 22,2 BN€
 GERMANY¹ DZ BANK BVR	1,597 BN€	1,033 BN€	1,024 BN€	23,4 %	10,8 BN€
 MOROCCO BANQUE POPULAIRE	46,9 BN€	33,46 BN€	26,1 BN€	21%	0,369 BN€

formatting conventions:

a dot (.) is used to separate thousands

a comma (,) is used as the decimal point

		NUMBER OF EMPLOYEES	NUMBER OF CLIENTS	NUMBER OF MEMBERS	NUMBER OF LOCAL BANKS	NUMBER OF BRANCHES
	ARGENTINA BANCO CREDICOOP	4 570	1 655 000	1 152 211	N/A	276
	AUSTRIA VOLKSBANK WIEN ÖGV	3 108	966 082	470 000	9	232
	BELGIUM BANQUE CPH	193 ETP	89 685	10 714	N/A	28
	BRAZIL SICOOB	60 493	1 857 947	7 773 028	4 609	335
	CHILE COOPEUCH	2 033	738 699	1 160 858	N/A	88
	FRANCE BANQUE POPULAIRE BPCE	29 840 100 000	9 700 000 35 000 000	5 200 00 N/A	14 N/A	3 300 N/A
	GERMANY¹ DZ BANK BVR	171 689	30 000 000	17 800 000	697	7 207
	MOROCCO BANQUE POPULAIRE	18 600	8 500 000	355 000	8	1 363

2023 EVENTS

January - June	Global Network: 7th cycle, 2 Group Meetings with the community members per month, 12 Group meetings in total
16 March	CIBP Ambassadors Meeting (online)
22 - 26 March	16th CIBP LINK cycle, Module III Innovation, BANQUE CPH, Tournai, Belgium
28 April	CIBP Executive Committee Meeting at DZ BANK, Frankfurt, Germany
31 May - 4 June	17th CIBP LINK cycle, Module I Strategy, DZ BANK, Frankfurt, Germany / ADG, Montabaur, Germany
June - December	Global Network: 8th cycle, 2 Group Meetings with the community members per month, 12 Group meetings in total
6 June	CIBP Ambassadors Meeting (online)
26 September	CIBP Ambassadors Meeting (online)
2 November	CIBP Presidential Bureau Paris, France
2 - 4 November	30th CIBP Congress Paris, France
29 November - 3 December	17th CIBP LINK cycle, Module II Leadership, BANCO CREDICOOP, Buenos Aires, Argentina
12 December	CIBP Ambassadors Meeting (online)



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