## **Banking and Insurance**

This (enter as appropriate) notes the important contribution that co-operatives and mutuals can make to creating a financial sector that is more stable and spreads wealth across the population. It therefore resolves that measures should be taken to promote the further their further development by ensuring that:

- 1. Co-operatives and mutuals are permitted to offer financial services in every EU member state
- 2. Regulation for co-operative banks and insurers recognises the unique needs of their business model, and facilitates their continued growth
- 3. Co-operatives and mutuals are able to raise capital from their members and external investors alike