LA FATTISPECIE “BANCA DI CREDITO COOPERATIVO” VENTI ANNI DOPO L’EMANAZIONE DEL T.U.B.

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ABSTRACT

The thesis analyzes the legislation on cooperative banks, particularly their corporate governance, banking operativity and relationships with the shareholders.

The aim of the study is to understand if these particular banks still have a role and a function within the Italian banking system, if their governance structures are appropriate, and finally, if their shareholders have a convenience to hold shares of these companies.

Despite the different operating limits of the banking and the corporate regulation analyzed in the thesis, the results of the study, supported by recent data on the importance of the “credit union” in Italy, show that these banks, thanks to their natural diversity to other categories of credit institutions, play an important and irreplaceable role in the banking system. This role is to provide credit to their shareholders on more favourable terms than those offered by the market.

On the other hand, however, their corporate governance structures need to be improved, particularly, in order to ensure greater benefits to shareholders.

In conclusion, therefore, there is no doubt that the cooperative banks have their own special function that justifies their presence in the banking market, however, their future development demands statutory adjustments to the governance structures and to the setting of the relationship with shareholders, that must be implemented as soon as possible.