



**2024/2055(INI)**

16.12.2024

# **AMENDMENTS**

## **1 - 279**

**Draft report**  
**Ralf Seekatz**  
(PE765.133v01-00)

Banking Union – annual report 2024  
(2024/2055(INI))



**Amendment 1**

**Jonás Fernández, César Luena, Carla Tavares, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Citation 8 a (new)**

*Motion for a resolution*

*Amendment*

- *having regard to its resolution of 25 March 2021 on strengthening the international role of the euro,*

Or. en

**Amendment 2**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Citation 8 b (new)**

*Motion for a resolution*

*Amendment*

- *having regard to the ECB recommendation of 15 December 2020 on dividend distributions during the COVID-19 pandemic,*

Or. en

**Amendment 3**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Citation 19 a (new)**

*Motion for a resolution*

*Amendment*

- *having regard to the standards of the Basel Committee on Banking Supervision on the prudential treatment of cryptoasset exposures, of 16 December 2022,*

**Amendment 4**

**Dirk Gotink**

**Motion for a resolution**

**Citation 19 a (new)**

*Motion for a resolution*

*Amendment*

- *having regard to the Financial Stability Board's Principles on Loss-absorbing and Recapitalisation Capacity of G-SIBs in Resolution of 9 November 2015,*

Or. en

**Amendment 5**

**Dirk Gotink**

**Motion for a resolution**

**Citation 19 b (new)**

*Motion for a resolution*

*Amendment*

- *having regard to the Financial Stability Board's report of 10 October 2023 entitled '2023 Bank Failures: Preliminary lessons learnt for resolution',*

Or. en

**Amendment 6**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Citation 24 a (new)**

*Motion for a resolution*

*Amendment*

- *having regard to the ECB Occasional Paper Series 'The Road to Paris: stress testing the transition towards*

*a net-zero economy'*,

Or. en

**Amendment 7**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Citation 29 a (new)**

*Motion for a resolution*

*Amendment*

– *having regard to the Eurogroup statement of 16 June 2022 on the future of the Banking Union,*

Or. en

**Amendment 8**

**Markus Ferber**

**Motion for a resolution**

**Citation 30 a (new)**

*Motion for a resolution*

*Amendment*

– *having regard to the Risk assessment report of the European Banking Authority<sup>1a</sup>,*

---

*<sup>1a</sup> RISK ASSESSMENT REPORT OF THE EUROPEAN BANKING AUTHORITY (EBA/REP/2024/12). JULY 2024.*

Or. en

**Amendment 9**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

## Recital A

### *Motion for a resolution*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism and **high minimum standards in the area of** deposit insurance;

### *Amendment*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism and **the European Deposit and Insurance Scheme (EDIS); whereas, despite its Committee on Economic and Monetary Affairs adopted a report on the Commission's proposal to establish a European deposit insurance scheme in April 2024, the Banking Union remains incomplete; whereas the creation of an EDIS is not only a requirement for the completion of the BU but also crucial for the mitigation of the risk exposure of the financial sector;**

Or. en

## Amendment 10

**Pasquale Tridico, Manon Aubry**

### **Motion for a resolution**

#### **Recital A**

### *Motion for a resolution*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism and **high minimum standards in the area of** deposit insurance;

### *Amendment*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism and **a European deposit guarantee scheme;**

Or. en

## Amendment 11

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

### **Motion for a resolution**

#### **Recital A**

*Motion for a resolution*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism **and high minimum standards in the area of deposit insurance;**

*Amendment*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism **with the third pillar on European deposit insurance still missing;**

Or. en

**Amendment 12**

**Lídia Pereira**

**Motion for a resolution**

**Recital A**

*Motion for a resolution*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism and high minimum standards in the area of deposit insurance;

*Amendment*

A. whereas the Banking Union (BU) encompasses the Single Supervisory Mechanism, the Single Resolution Mechanism and high minimum standards in the area of deposit insurance, **which nonetheless do not include the needed European deposit insurance scheme (EDIS), the third pillar of the BU proposed more than a decade ago;**

Or. pt

**Amendment 13**

**Auke Zijlstra, Jorge Martín Frías, Paolo Borchia, Enikő Győri**

**Motion for a resolution**

**Recital A a (new)**

*Motion for a resolution*

**Aa. whereas the main objective of the BU is to safeguard the stability of the banking sector in Europe and prevent the need to bail out banks at risk of failure with taxpayers' money;**

*Amendment*

Or. nl

**Amendment 14**  
**Marlena Maląg**  
on behalf of the ECR Group

**Motion for a resolution**  
**Recital A a (new)**

*Motion for a resolution*

*Amendment*

***A a. whereas the main objective of the Banking Union is to safeguard the stability of the banking sector in Europe and prevent the need to bail out banks at risk of failure with taxpayers' money;***

Or. pl

**Amendment 15**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Recital A a (new)**

*Motion for a resolution*

*Amendment*

***A a. whereas the EU should ensure timely, full and faithful implementation of Basel III standards;***

Or. en

**Amendment 16**  
**Marlena Maląg**  
on behalf of the ECR Group

**Motion for a resolution**  
**Recital A b (new)**

*Motion for a resolution*

*Amendment*

***A b. whereas the priority of the Banking Union should be to break the state-bank doom loop;***



### Amendment 17

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### Motion for a resolution

##### Recital B

###### *Motion for a resolution*

B. whereas a **completed** BU would **improve the competitiveness and stability** of the banking sector **and consumer choice, and facilitate access to financing**;

###### *Amendment*

B. whereas a **fully developed** BU would **be a positive development for citizens and the EU economy, providing the basis for a more stable banking system, reduction of systemic risk, enhanced competition, improved consumer choice and protection, increased opportunities for cross-border banking and access to retail financial services, greater economic investment, better access to funding for households and businesses, and lower costs for banks' customers, while ensuring that public funds are not used to bail out the banking sector; whereas the 'too big to fail' risk has not yet been fully addressed**;

Or. en

### Amendment 18

**Isabel Benjumea Benjumea**

#### Motion for a resolution

##### Recital B

###### *Motion for a resolution*

B. whereas a **completed** BU would **improve** the competitiveness and stability of the banking sector and consumer choice, and **facilitate** access to financing;

###### *Amendment*

B. whereas a **completed** BU would **be a positive development for EU citizens and businesses, improving** the competitiveness and stability of the banking sector, **reducing systemic risk, improving supply** and consumer choice, and **offering increased opportunities for cross-border banking that enhance** access

to financing *for households and businesses, thereby reducing costs for banks' customers*;

Or. es

#### **Amendment 19**

**Auke Zijlstra, Jorge Martín Frías, Paolo Borchia, Enikő Győri**

#### **Motion for a resolution**

##### **Recital B**

##### *Motion for a resolution*

B. whereas a **completed** BU would improve the competitiveness and stability of the banking sector and consumer choice, and facilitate access to financing;

##### *Amendment*

B. whereas a **better governance of the** BU would improve the competitiveness, **profitability** and stability of the banking sector and consumer choice and facilitate access to financing;

Or. nl

#### **Amendment 20**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

#### **Motion for a resolution**

##### **Recital B a (new)**

##### *Motion for a resolution*

##### *Amendment*

**B a. whereas the need remains to limit the damage due to failures within the current structure of the banking system, structural reforms aimed at reducing a priori the systemic risks due to interconnections and complexity, underpinning the 'too big to fail problem', would be much more effective;**

Or. en

#### **Amendment 21**

**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Recital B a (new)**

*Motion for a resolution*

*Amendment*

**Ba.** *whereas the BU must ensure that the banking sector in the euro area and the wider EU is stable, safe and reliable, thus contributing to financial stability;*

Or. es

**Amendment 22**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Recital B b (new)**

*Motion for a resolution*

*Amendment*

**Bb.** *whereas the BU aims to ensure that: (i) banks are robust and able to withstand any future financial crises; (ii) non-viable banks are resolved without recourse to taxpayers' money and with minimal impact on the real economy; (iii) market fragmentation is reduced by harmonised financial sector rules;*

Or. es

**Amendment 23**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Recital B c (new)**

*Motion for a resolution*

*Amendment*

**Bc.** *whereas banks are a cornerstone of our economy and one of our most important strategic sectors; whereas it is vital to ensure that they operate in an environment that fosters stability, resilience, dynamism and*

*competitiveness; whereas those principles are essential not just for sustainable economic growth, but also to ensure that the financial system can adapt to global challenges, facilitate innovation and respond effectively to the needs of businesses and citizens; whereas a vibrant economy requires a banking sector that is both robust and flexible, and that fosters investment and channels capital efficiently, thereby increasing our capacity to compete in an ever-changing global market;*

Or. es

#### **Amendment 24**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

#### **Motion for a resolution**

##### **Recital C**

*Motion for a resolution*

C. whereas *fragmentation and the lack of cross-border consolidation of the EU banking sector is affecting its global competitiveness; whereas the profitability gap* between EU and US banks *has widened;*

*Amendment*

C. Whereas *ECB analysis suggests that size is not the main reason for the difference in returns* between EU and US banks *as lower income from fees and commissions and the legacy of non performing loans significantly impacts EU banks profitability;*

Or. en

#### **Amendment 25**

**Auke Zijlstra, Enikő Győri**

#### **Motion for a resolution**

##### **Recital C**

*Motion for a resolution*

C. whereas *fragmentation and the lack of cross-border consolidation of the EU banking sector is affecting its global*

*Amendment*

C. whereas *it still appears difficult for savers and investors to open savings accounts and purchase other banking*

*competitiveness*; whereas the profitability gap between EU and US banks has widened;

*products in banks of Member States of which those savers and investors are not residents or nationals*; whereas the profitability gap between EU and US banks has widened;

Or. nl

#### **Amendment 26**

**Marlena Małag**

on behalf of the ECR Group

#### **Motion for a resolution**

##### **Recital C**

###### *Motion for a resolution*

C. whereas *fragmentation and the lack of cross-border consolidation* of the EU banking sector is affecting its global competitiveness; whereas the profitability gap between EU and US banks has widened;

###### *Amendment*

C. whereas *the specific character* of the EU banking sector is affecting its global competitiveness; whereas the profitability gap between EU and US banks has widened;

Or. pl

#### **Amendment 27**

**Giovanni Crosetto, Denis Nesci, Francesco Ventola**

#### **Motion for a resolution**

##### **Recital D**

###### *Motion for a resolution*

D. whereas a strong banking sector is key to delivering economic growth, financing small and medium-sized enterprises (SMEs) and start-ups and ensuring the transition *to a green and digital economy*;

###### *Amendment*

D. whereas a strong *and competitive* banking sector is key to delivering economic growth, financing small and medium-sized enterprises (SMEs) and start-ups and ensuring the *digital* transition; *whereas targeted frameworks within the Banking Union are needed to ensure EU banks can efficiently channel funds to SMEs and start-ups while balancing risk management obligations*;

Or. en

## Amendment 28

Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada

### Motion for a resolution

#### Recital D

##### *Motion for a resolution*

D. whereas a strong banking sector is key to delivering economic growth, financing small and medium-sized enterprises (SMEs) and start-ups and ensuring the transition to a green and digital economy;

##### *Amendment*

D. whereas a strong banking sector is key to delivering economic growth, ***increasing the possibility of homeownership, fostering investment and job creation***, financing small and medium-sized enterprises (SMEs) and start-ups and ensuring the transition to a green and digital economy;

Or. en

## Amendment 29

Markus Ferber

### Motion for a resolution

#### Recital D

##### *Motion for a resolution*

D. whereas a strong banking sector is key to delivering economic growth, financing small and medium-sized enterprises (SMEs) and start-ups and ensuring the transition to a green and digital economy;

##### *Amendment*

D. whereas a strong ***and diversified*** banking sector is key to delivering economic growth, financing small and medium-sized enterprises (SMEs) and start-ups and ensuring the transition to a green and digital economy;

Or. en

## Amendment 30

Lídia Pereira

### Motion for a resolution

#### Recital D a (new)

##### *Motion for a resolution*

##### *Amendment*

***Da. whereas concluding the reform of the EU frameworks for bank crisis management and deposit insurance (EDIS), focusing particularly on small and medium-sized banks, is fundamental in order to provide Europe's banking sector with security, stability and resilience and a complete banking union with a true European deposit insurance scheme (EDIS) is a basic condition for ensuring that citizens trust European banks;***

Or. pt

**Amendment 31  
Isabel Benjumea Benjumea**

**Motion for a resolution  
Recital D a (new)**

*Motion for a resolution*

*Amendment*

***Da. whereas the BU should help to address the bank-sovereign nexus or 'doom loop' that exists in the European Union;***

Or. es

**Amendment 32  
Isabel Benjumea Benjumea**

**Motion for a resolution  
Recital D b (new)**

*Motion for a resolution*

*Amendment*

***Db. whereas, according to the European Central Bank, around 80 % of external financing for EU companies comes from banks, while just 20 % comes from the capital markets;***

Or. es

**Amendment 33**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Recital D c (new)**

*Motion for a resolution*

*Amendment*

***Dc. whereas the EIB noted in 2022 that between 75 % and 85 % of EU SMEs use bank loans as their primary source of funding; whereas just 3–5 % of SMEs access financing from bonds or capital in the financial markets;***

Or. es

**Amendment 34**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Recital D d (new)**

*Motion for a resolution*

*Amendment*

***Dd. whereas just 30 % of credit for US firms comes from banks, while 70 % is funded via capital markets, including corporate bond holdings and shares;***

Or. es

**Amendment 35**  
**Engin Eroglu**

**Motion for a resolution**  
**Recital E**

*Motion for a resolution*

*Amendment*

E. whereas in April 2024, it adopted its position on the review of the crisis management and deposit insurance framework;

E. whereas in April 2024, ***despite various concerns***, it adopted its position on the review of the crisis management and deposit insurance framework;



**Amendment 36**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital E**

*Motion for a resolution*

E. whereas in April 2024, it adopted its position on the review of the crisis management and deposit insurance framework;

*Amendment*

E. whereas in April 2024, it adopted its position on the review of the crisis management and deposit insurance framework; ***whereas the CMDI should not be considered as a replacement for an EDIS;***

Or. en

**Amendment 37**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F**

*Motion for a resolution*

***F. whereas in April 2024, its Committee on Economic and Monetary Affairs adopted a report on the Commission's proposal to establish a European deposit insurance scheme;***

*Amendment*

***deleted***

Or. en

**Amendment 38**

**Engin Eroglu**

**Motion for a resolution**

**Recital F**

*Motion for a resolution*

*Amendment*

F. whereas in April 2024, its Committee on Economic and Monetary Affairs adopted a report on the Commission's proposal to establish a European deposit insurance scheme;

F. whereas in April 2024, its Committee on Economic and Monetary Affairs adopted a report on the Commission's proposal to establish a European deposit insurance scheme *with excessive haste, without allowing enough room for the intensive discussion required*;

Or. de

#### **Amendment 39**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Recital F a (new)**

*Motion for a resolution*

*Amendment*

*F a. whereas consumers of banking services should be better protected by granting them access to transparent fee structures, fair lending practices, and enhanced customer data protection;*

Or. en

#### **Amendment 40**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution**  
**Recital F a (new)**

*Motion for a resolution*

*Amendment*

*F a. whereas deposit insured by national deposit guarantee schemes account for 37% of total deposits<sup>1a</sup>;*

---

*1a*

*[https://www.europarl.europa.eu/RegData/etudes/BRIE/2024/764175/IPOL\\_BRI\(2024\)764175\\_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2024/764175/IPOL_BRI(2024)764175_EN.pdf)*

**Amendment 41**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F b (new)**

*Motion for a resolution*

*Amendment*

***F b. whereas the completion of the Capital Markets Union (CMU) requires the establishment of common rules and effective tools to reduce internal market fragmentation and facilitate access to alternative financing;***

Or. en

**Amendment 42**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F c (new)**

*Motion for a resolution*

*Amendment*

***F c. whereas financial institutions rely increasingly on the use of information and communications technology (ICT); whereas the EU banking sector must increase its cyber resilience to ensure that ICT systems can withstand various types of cyber security threats;***

Or. en

**Amendment 43**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F d (new)**

*Motion for a resolution*

*Amendment*

***F d. whereas the digitalisation of finance provides important opportunities for the banking sector and has brought about important technological advances in the EU banking sector through increased efficiency in the provision of banking services and a greater appetite for innovation; whereas it also poses challenges, including with regard to data protection, reputational risks, anti-money laundering (AML), and consumer protection concerns;***

Or. en

**Amendment 44**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F e (new)**

*Motion for a resolution*

*Amendment*

***F e. whereas interest rate hikes have had a negative impact on the borrowing capacity of households and the capacity of borrowers to repay debt and make EU banks vulnerable to potential losses in the future; whereas risks stemming from interest rate hikes have been so far properly addressed;***

Or. en

**Amendment 45**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F f (new)**

*Motion for a resolution*

*Amendment*

***F f. whereas EU banks have withstood the impact of Russian aggression; whereas they play a pivotal role in ensuring the ongoing implementation of and compliance with the sanctions imposed by the EU against Russia in response to the invasion; whereas further coordination is needed to avoid circumvention of sanctions;***

Or. en

**Amendment 46**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F g (new)**

*Motion for a resolution*

*Amendment*

***F g. whereas climate change, environmental degradation and the transition to a low-carbon economy are factors to be taken into account when assessing the sustainability of banks' balance sheets, as a source of risk potentially impacting investments across regions and sectors;***

Or. en

**Amendment 47**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Recital F h (new)**

*Motion for a resolution*

*Amendment*

***F h. whereas the EU and the UK have signed a Memorandum of Understanding on Financial Services Regulatory***

*Cooperation, and this cooperative approach should underpin long-term EU-UK relations particularly in the area of banking; whereas the Commission has again extended its temporary permit allowing EU banks and fund managers to use UK clearing houses;*

Or. en

**Amendment 48**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Paragraph 1**

*Motion for a resolution*

1. Asks the Commission to ensure that the completion of **BU** remains a key priority; highlights that **this project offers** households and SMEs access to broader funding, **increases** financial stability, **reduces** the impact of economic downturns, **funds** the transition to a green and digital economy and **unlocks** the EU's growth potential;

*Amendment*

1. Asks the Commission to ensure that the completion of **the BU and the Capital Markets Union** remains a key priority; highlights that **these projects offer** households and SMEs access to broader funding, **reduce the high reliance on bank credit to foster investments and job creation, increase** financial stability, **reduce** the impact of economic downturns, **fund** the transition to a green and digital economy and **unlock** the EU's growth potential;

Or. es

**Amendment 49**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 1**

*Motion for a resolution*

1. Asks the Commission to ensure that the completion of **BU remains a key priority**; highlights that **this project offers** households and SMEs access to broader

*Amendment*

1. Asks the Commission to ensure that the completion of **the BU and the Capital Markets Union remain key priorities**; highlights that **both projects offer**

funding, **increases** financial stability, **reduces** the impact of economic downturns, **funds** the transition to a green and digital economy and **unlocks** the EU's growth potential;

households and SMEs access to broader funding, **increase** financial stability, **reduce** the impact of economic downturns, **fund** the transition to a green and digital economy and **unlock** the EU's growth potential;

Or. en

## Amendment 50

Auke Zijlstra, Jorge Martín Frías, Paolo Borchia, Enikő Győri

### Motion for a resolution

#### Paragraph 1

##### *Motion for a resolution*

1. Asks the Commission to ensure that **the completion** of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds **the transition to a green and digital economy and unlocks the EU's growth potential**;

##### *Amendment*

1. Asks the Commission to ensure that **better governance** of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds **investments in the real economy and unlocks the EU's growth potential, on condition that it respects the specificities of Member States' banking systems, avoids one-size-fits-all solutions, ensures that financial stability is not undermined by the costs of the green and digital transition, and avoids reckless behaviour resulting from risk-mutualisation at the European level**;

Or. nl

## Amendment 51

Marco Falcone

### Motion for a resolution

#### Paragraph 1

##### *Motion for a resolution*

1. Asks the Commission to ensure that the completion of BU remains a key

##### *Amendment*

1. Asks the Commission to ensure that the completion of BU remains a key

priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, **funds the transition to a green and digital economy and unlocks** the EU's growth potential;

priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns **and supports competitiveness by unlocking** the EU's growth potential;

Or. it

## **Amendment 52** **Engin Eroglu**

### **Motion for a resolution** **Paragraph 1**

#### *Motion for a resolution*

1. Asks the Commission to ensure that the completion of BU remains a key priority; **highlights** that this project **offers** households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds the transition to a green and digital economy and unlocks the EU's growth potential;

#### *Amendment*

1. Asks the Commission to ensure that the completion of BU remains a key priority, **but underlines** that this project **must not come at the expense of small, regionally-oriented banks, and thus offer** households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds the transition to a green and digital economy and unlocks the EU's growth potential;

Or. de

## **Amendment 53** **Geadis Geadis, Kristoffer Storm**

### **Motion for a resolution** **Paragraph 1**

#### *Motion for a resolution*

1. Asks the Commission to ensure that the completion of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns,

#### *Amendment*

1. Asks the Commission to ensure that the completion of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns,



funds *the transition to a green and digital economy* and unlocks the EU's growth potential;

funds and unlocks the EU's growth potential;

Or. el

**Amendment 54**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 1**

*Motion for a resolution*

1. Asks the Commission to ensure that the completion of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds the transition to a green and digital economy and unlocks the EU's growth potential;

*Amendment*

1. Asks the Commission to ensure that the completion of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, ***gives additional investment opportunities***, funds the transition to a green and digital economy and unlocks the EU's growth potential;

Or. en

**Amendment 55**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 1**

*Motion for a resolution*

1. Asks the Commission to ensure that the completion of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds the transition to a green and digital economy and unlocks the EU's growth potential;

*Amendment*

1. Asks the Commission to ensure that the completion of BU remains a key priority; highlights that this project offers households and SMEs access to broader funding, increases financial stability, reduces the impact of economic downturns, funds the transition to a green and digital economy and unlocks the EU's growth potential; ***points out that the Commission needs to take into consideration the specificities of the national banking***

*sectors where they have proven their value;*

Or. en

**Amendment 56**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution  
Paragraph 1 a (new)**

*Motion for a resolution*

*Amendment*

***1 a. Notes the necessity to be prepared for episodes of banking stress that could potentially lead to bankruns as those witnessed in March 2023 in some jurisdictions outside the EU and the need to ensure the stability of deposits;***

Or. en

**Amendment 57**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution  
Paragraph 1 a (new)**

*Motion for a resolution*

*Amendment*

***1 a. Calls on the Commission to create a database at EU level to foster access to information and coordination among sanctions enforcement authorities in Members States and help close gaps in targeted sanctions implementation; highlights AMLA's role in supporting sanctions implementation and in detecting risks of sanctions evasion;***

Or. en

**Amendment 58**  
**Auke Zijlstra, Jorge Martín Frías, Enikő Győri**

**Motion for a resolution**  
**Paragraph 1 a (new)**

*Motion for a resolution*

*Amendment*

**1a.** *Stresses that cyber resilience is essential for European banks to remain competitive, especially in the context of geopolitical tensions and the rise in the number of cyber attacks on critical infrastructure in the EU;*

Or. nl

**Amendment 59**  
**Marlena Maląg**  
on behalf of the ECR Group

**Motion for a resolution**  
**Paragraph 2**

*Motion for a resolution*

*Amendment*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes *that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes, *however, the need to address the problems and challenges associated with the home-host dilemma; notes that greater cross-border market integration requires credible guarantees for host countries to be reflected in EU law;*

Or. pl

**Amendment 60**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 2**

*Motion for a resolution*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; ***notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;***

*Amendment*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; ***highlights that the diversity of banking business models enhances the resilience of the financial system;***

Or. en

**Amendment 61**

**Auke Zijlstra, Jorge Martín Frías, Paolo Borchia**

**Motion for a resolution  
Paragraph 2**

*Motion for a resolution*

2. Notes that a ***more integrated*** BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;

*Amendment*

2. Notes that a ***better organised and smarter regulated*** BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;

Or. nl

**Amendment 62**

**Markus Ferber**

**Motion for a resolution  
Paragraph 2**

*Motion for a resolution*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;

*Amendment*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market; ***points out that a more integrated BU is not necessarily the same***

*as a more consolidated banking market  
and that there are benefits for competition  
in a diversified banking market;*

Or. en

### **Amendment 63**

**Isabel Benjumea Benjumea, Fernando Navarrete Rojas**

#### **Motion for a resolution**

##### **Paragraph 2**

###### *Motion for a resolution*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;

###### *Amendment*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market; ***stresses that a fully developed BU would allow EU banks to grow and put them in a better position to compete in the international arena;***

Or. es

### **Amendment 64**

**Engin Eroglu**

#### **Motion for a resolution**

##### **Paragraph 2**

###### *Motion for a resolution*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market;

###### *Amendment*

2. Notes that a more integrated BU would help to make the EU banking sector more resilient; notes that better cross-border integration of banking business would increase the potential for private risk sharing and ensure diversification in the EU banking market, ***and should be open to other partner countries like Switzerland, the UK or the USA;***

Or. en

**Amendment 65**  
**Manon Aubry, Pasquale Tridico**

**Motion for a resolution**  
**Paragraph 2 b (new)**

*Motion for a resolution*

*Amendment*

**2 b. Notes that the Union resolution framework is not a substitute for structural reforms in the banking sector, with the systemic risks to financial stability associated with institutions that are ‘too big to fail’ remaining; highlights, therefore, the importance of structural measures, such as the separation of investment banking from commercial banking and implementing stronger regulatory capital requirements;**

Or. en

**Amendment 66**  
**Geadis Gead, Kristoffer Storm**

**Motion for a resolution**  
**Paragraph 2 a (new)**

*Motion for a resolution*

*Amendment*

**2 a. Understands that it ensures equal access for all European citizens, irrespective of their country of residence within the European Union;**

Or. el

**Amendment 67**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Paragraph 2 a (new)**

*Motion for a resolution*

*Amendment*

**2a. Deplores the fact that banks' exposure to domestic sovereign debt has shot up by EUR 200 billion according to the latest IMF report in October, exceeding USD 100 trillion and accounting for 93% of combined gross domestic product at market prices; notes that, according to the same forecasts, public debt will be higher than global GDP by 2030; points out that this increase in debt has taken place against a backdrop of the loosening of fiscal rules in some geographical areas; recalls that one of the main objectives of the banking union is to break the link between bank and sovereign risks;**

Or. es

**Amendment 68**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 2 a (new)**

*Motion for a resolution*

*Amendment*

**2 a. Highlights that different banking models, both regionally focused banks and cross-border institutions should coexist within the Banking Union, providing tailored services for both households, SMEs and big corporates;**

Or. en

**Amendment 69**  
**Pasquale Tridico, Manon Aubry**

**Motion for a resolution**  
**Paragraph 2 a (new)**

*Motion for a resolution*

*Amendment*

**2 a. Highlights that the development of common European safe assets would**

*enhance stability in the banking sector;*

Or. en

**Amendment 70**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution  
Paragraph 3**

*Motion for a resolution*

*Amendment*

**3. *Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;*** *deleted*

Or. en

**Amendment 71**

**Pasquale Tridico, Manon Aubry**

**Motion for a resolution  
Paragraph 3**

*Motion for a resolution*

*Amendment*

**3. *Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;*** *deleted*

Or. en

**Amendment 72**

**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution  
Paragraph 3**



*Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by **higher costs, smaller scale and** lower profitability that is not sufficient to ensure their competitiveness;

*Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by lower profitability that is not sufficient to ensure their competitiveness;

Or. en

**Amendment 73**

**Auke Zijlstra, Jorge Martín Frías, Paolo Borchia**

**Motion for a resolution**

**Paragraph 3**

*Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, **smaller scale** and lower profitability that is not sufficient to ensure their competitiveness;

*Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs and lower profitability that is not sufficient to ensure their competitiveness; **stresses that there is no correlation between the size of a bank and its investment capacity or financial health;**

Or. nl

**Amendment 74**

**Engin Eroglu**

**Motion for a resolution**

**Paragraph 3**

*Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, **smaller scale** and lower profitability that is not sufficient to ensure their competitiveness;

*Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, **bureaucracy** and lower profitability that is not sufficient to ensure their competitiveness, **calls for a review to simplify the regulatory framework;**

Or. en

## Amendment 75

Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White

### Motion for a resolution

#### Paragraph 3

##### *Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;

##### *Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness; ***calls on the Commission to assess the effects of national tax levies on credit institutions on the competitiveness of the EU banking sector and the prospects for the completion of the BU;***

Or. en

## Amendment 76

Marlena Malag

on behalf of the ECR Group

### Motion for a resolution

#### Paragraph 3

##### *Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;

##### *Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness; ***notes, however, that the specific character of the EU banking system, with its large number of smaller banks, calls for solutions that take this into account and are tailored to its characteristics;***

Or. pl

## Amendment 77

Isabel Benjumea Benjumea, Fernando Navarrete Rojas

### Motion for a resolution

#### Paragraph 3

##### *Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;

##### *Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness; ***calls on the Commission to cut red tape for the banking sector so that it is not hampering its competitiveness;***

Or. es

## Amendment 78

Markus Ferber

### Motion for a resolution

#### Paragraph 3

##### *Motion for a resolution*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;

##### *Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness; ***notes that the profitability gap compared to other jurisdictions is due to both structural and regulatory reasons;***

Or. en

## Amendment 79

Engin Eroglu

### Motion for a resolution

#### Paragraph 3

##### *Motion for a resolution*

##### *Amendment*

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness;

3. Regrets that EU banks' ability to finance major investments is constrained by higher costs, smaller scale and lower profitability that is not sufficient to ensure their competitiveness ***but also remains mindful of the 'too big to fail' risk;***

Or. de

**Amendment 80**  
**Giovanni Crosetto, Denis Nesci, Francesco Ventola**

**Motion for a resolution**  
**Paragraph 3 a (new)**

*Motion for a resolution*

*Amendment*

***3 a. Calls on the Commission to develop targeted frameworks within the Banking Union to enhance access to finance for SMEs and start-ups, recognising their role as the backbone of the EU economy; emphasises the need to ensure that these frameworks allow for efficient capital allocation while maintaining robust risk management practices, thereby contributing to economic growth and the EU's strategic autonomy;***

Or. en

**Amendment 81**  
**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 3 a (new)**

*Motion for a resolution*

*Amendment*

***3a. Expresses its concern that, while financial institutions are committed to increasing investments in infrastructure to promote payment and digital services and the exchange of financial data, other, unregulated entities are able to operate***

*without being bound by the same obligations on protecting investors, transparency and preventing fraud;*

Or. it

**Amendment 82**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 3 a (new)**

*Motion for a resolution*

*Amendment*

*3 a. Is concerned that, while financial institutions are committed to increase investments in infrastructures aimed at enhancing payment and other digital services as well as exchange of financial data, other not regulated players are allowed to operate without the same obligations in the field of investor protection, transparency and fraud prevention;*

Or. en

**Amendment 83**  
**Lídia Pereira**

**Motion for a resolution**  
**Paragraph 3 a (new)**

*Motion for a resolution*

*Amendment*

*3a. Regrets that EU banks' cross-border activity is still rather limited, particularly with regard to granting loans; takes the view, therefore, that it is important to complete the BU in order to uphold the free movement of capital in a fully integrated internal market;*

Or. pt

## Amendment 84

Marco Falcone

### Motion for a resolution

#### Paragraph 3 a (new)

*Motion for a resolution*

*Amendment*

**3a. Notes that the Banking Union would improve access to credit while, at the same time, reducing the costs of the banking system, to the benefit of the institutions themselves and users;**

Or. it

## Amendment 85

Marlena Malag

on behalf of the ECR Group

### Motion for a resolution

#### Paragraph 4

*Motion for a resolution*

*Amendment*

4. **Acknowledges that** EU banks still operating in Russia **have downsized their activity**; calls on supervisory institutions to **further assist those banks in pushing ahead with exiting the Russian market**;

4. **Calls on** EU banks still operating in Russia **to exit the Russian market as soon as possible**; calls on supervisory institutions to **exert pressure in this regard**;

Or. pl

## Amendment 86

Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada

### Motion for a resolution

#### Paragraph 4

*Motion for a resolution*

*Amendment*

4. Acknowledges that EU banks still operating in Russia have downsized their activity; calls on supervisory institutions to **further assist** those banks **in pushing**

4. Acknowledges that EU banks still operating in Russia have downsized their activity; calls on supervisory institutions to **ensure that** those banks **push** ahead with

ahead with exiting the Russian market;

exiting the Russian market;

Or. en

### **Amendment 87**

**Markus Ferber**

#### **Motion for a resolution**

##### **Paragraph 4**

###### *Motion for a resolution*

4. Acknowledges that EU banks still operating in Russia have downsized their activity; calls on supervisory institutions to further assist those banks in pushing ahead with exiting the Russian market;

###### *Amendment*

4. Acknowledges that EU banks still operating in Russia have downsized their activity; calls on supervisory institutions to further assist those banks in pushing ahead with exiting the Russian market *swiftly*;

Or. en

### **Amendment 88**

**Marlena Małag**

on behalf of the ECR Group

#### **Motion for a resolution**

##### **Paragraph 5**

###### *Motion for a resolution*

5. *Notes that the creation of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup>would help to complete the BU;*

###### *Amendment*

*deleted*

---

<sup>13</sup> *Draghi report, p. 61.*

Or. pl

### **Amendment 89**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 5**

*Motion for a resolution*

*Amendment*

5. Notes that the creation of a separate jurisdiction for EU banks with *substantial cross-border operations*<sup>13</sup> would help to complete the BU;

*deleted*

---

<sup>13</sup> *Draghi report, p. 61.*

Or. en

**Amendment 90**  
**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 5**

*Motion for a resolution*

*Amendment*

5. Notes that the creation of a separate jurisdiction for EU banks with *substantial* cross-border operations<sup>13</sup> would help to complete the BU;

5. Notes that the creation of a separate jurisdiction for EU banks with cross-border operations *could be seen as helping* to complete the BU, *although it could lead to a dualism that results in unequal treatment for banks and affects the consolidation of the banking sector, making an in-depth assessment necessary;*

---

<sup>13</sup> *Draghi report, p. 61.*

Or. it

**Amendment 91**  
**Auke Zijlstra, Jorge Martín Frías, Paolo Borchia, Enikő Győri**

**Motion for a resolution**  
**Paragraph 5**

*Motion for a resolution*

*Amendment*

5. Notes that the creation of a separate jurisdiction for EU banks with substantial

5. Notes that the creation of a separate jurisdiction for EU banks with substantial



cross-border operations<sup>13</sup> **would help to complete the BU**;

---

<sup>13</sup> Draghi report, p. 61.

cross-border operations<sup>13</sup> **is unnecessary, and risks undermining national supervision; stresses the importance of proportionality and argues that only large systemic banks should be under EU supervision, as is currently the case, while other banks should remain under national supervision**;

---

<sup>13</sup> Draghi report, p. 61.

Or. nl

## **Amendment 92**

**Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher**

### **Motion for a resolution**

#### **Paragraph 5**

##### *Motion for a resolution*

5. **Notes that the creation** of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> **would help to complete the BU**;

---

<sup>13</sup> Draghi report, p. 61.

##### *Amendment*

5. **Calls for detailed analysis of the option** of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> **in order to be able to accurately assess to what extent it** would help to complete the BU;

---

<sup>13</sup> Draghi report, p. 61.

Or. en

## **Amendment 93**

**Fulvio Martusciello**

### **Motion for a resolution**

#### **Paragraph 5**

##### *Motion for a resolution*

5. Notes that the creation of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> **would** help to complete the BU;

AM\1312073EN.docx

41/127

PE766.874v01-00

##### *Amendment*

5. Notes that the creation of a separate jurisdiction for EU banks with substantial cross-border operations **could be seen as a** help to complete the BU, **although it**

*would entail a dualism that may create unequal treatment between banks and affect the consolidation process in the banking sector and so it should be therefore carefully considered;*

---

<sup>13</sup> *Draghi report, p. 61.*

Or. en

#### **Amendment 94**

**Fernando Navarrete Rojas, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

#### **Motion for a resolution**

##### **Paragraph 5**

###### *Motion for a resolution*

5. *Notes* that the creation of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> would help to complete the BU;

---

<sup>13</sup> *Draghi report, p. 61.*

###### *Amendment*

5. *Agrees* that the creation of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> would help to complete the BU;

---

<sup>13</sup> *Draghi report, p. 61.*

Or. en

#### **Amendment 95**

**Markus Ferber**

#### **Motion for a resolution**

##### **Paragraph 5**

###### *Motion for a resolution*

5. Notes that the creation of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> would help to complete the BU;

---

<sup>13</sup> *Draghi report, p. 61.*

###### *Amendment*

5. Notes that the creation of a separate jurisdiction for EU banks with substantial cross-border operations<sup>13</sup> would help to complete the BU; *invites the European Commission to further explore this notion;*

---

<sup>13</sup> *Draghi report, p. 61.*

**Amendment 96**

**Lídia Pereira**

**Motion for a resolution**

**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5a. Considers it essential to ensure high levels of public trust in the banking sector and maintains that the relationship should be built on: banks' provision of competitive, modern and transparent banking services; the provision of efficient supervisory, resolution and deposit protection schemes by Member States and EU authorities; and a commitment by all actors in the EU banking sector to improve Europeans' financial literacy in order to support saving and investment by families and businesses;**

Or. pt

**Amendment 97**

**Auke Zijlstra, Paolo Borchia**

**Motion for a resolution**

**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5a. Emphasises that banking culture varies widely between Member States; welcomes this diversity; points out that the ECB has repeated several times that bank size is not the main reason why US banks are stronger than European ones; points to scientific evidence that marginal benefits for large bank mergers are considerably smaller than for smaller mergers<sup>1 a</sup>;**

*<sup>1 a</sup> Kristen Regehr and Rajdeep Sengupta, "Has the Relationship between Bank Size and Profitability Changed?", Economic Review, Second Quarter 2016, Federal Reserve Bank of Kansas City, 49-72.*

Or. nl

**Amendment 98**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

*5 a. Notes that with the conclusion of asset purchase program (APP) and the approaching end of the pandemic emergency purchase program (PEPP), there is an increasing need of funding tools; in this light, a review of the securitisation framework to strengthen European markets and the introduction of the European Secured Notes as a dual-recourse funding instrument for SMEs for long-term financing are crucial;*

Or. en

**Amendment 99**  
**Marlena Maląg**  
on behalf of the ECR Group

**Motion for a resolution**  
**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

*5 a. Highlights that euro area banks' exposure to domestic sovereign debt remains high, and draws attention to the risks involved; recalls that one of the main objectives of the Banking Union is to break the state-bank doom loop and the link between bank risk and sovereign risk;*

*recalls that the risk of overexposure to sovereign debt has increased as a result of rising interest rates;*

Or. pl

**Amendment 100**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**

**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5a. Recognises that in order to address new challenges and the rising competition from third countries, there is a growing need for funding instruments; in this regard, a review of the securitisation framework to enhance European markets and the introduction of European secured notes as a dual-recourse funding instrument for long-term SME financing are essential;**

Or. it

**Amendment 101**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5 a. Encourages the use of profits to build buffers, thus safeguarding the stability of the financial system; notes that the temporary suspension of dividend distribution and share buyback was effective in safeguarding banks' resilience during the COVID-19 crisis; calls for the introduction of a binding limitation of dividend distribution and buyback in times of crisis;**

**Amendment 102**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5 a. Stresses the need to support measures for the structural reform of EU G-SIBs as the only way to remove the threat that large banks pose to financial stability and, consequently, fundamentally address moral hazard risks;**

Or. en

**Amendment 103**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5 a. Underlines that financial literacy is essential in modern economies, contributing to the resilience of the banking systems across Member States and encouraging cross-border financial activity;**

Or. en

**Amendment 104**  
**Pasquale Tridico**

**Motion for a resolution**  
**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

**5 a. Calls for increasing financial inclusion by facing bank desertification and providing credit and financial services in geographic areas with a poor distribution of bank branches;**

Or. en

**Amendment 105**  
**Lídia Pereira**

**Motion for a resolution**  
**Paragraph 5 b (new)**

*Motion for a resolution*

*Amendment*

**5b. Takes the view that the banking sector is sufficiently regulated on supervisory and resolution matters and that it is therefore necessary to limit substantial changes in the legal framework to concrete aspects that work towards the goals of digitalisation, modernisation, simplification, streamlining and increased competitiveness; maintains that legal certainty, security, predictability and stability are essential for EU banks to be able to operate under favourable conditions;**

Or. pt

**Amendment 106**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 5 b (new)**

*Motion for a resolution*

*Amendment*

**5 b. Restates the importance of a European safe asset in the euro area as a way to help stabilise financial markets and allow banks to reduce the exposure of**

*their balance sheets to national sovereign debt; considers that NextGeneration EU provides high-quality, low-risk European assets, allowing for a rebalancing of sovereign bonds on banks' balance sheets; highlights the importance of preserving the availability of safe assets in a permanent manner;*

Or. en

**Amendment 107**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 5 b (new)**

*Motion for a resolution*

*Amendment*

*5 b. Reminds that the Banking Union also entails alternative financing solutions especially for SMEs such as factoring or commercial finance; notes that, in addition to traditional loans, diverse sources of financing can be beneficial for EU growth and EU competitiveness, and recognises the low-risk nature of asset-backed financing solutions;*

Or. en

**Amendment 108**  
**Pasquale Tridico**

**Motion for a resolution**  
**Paragraph 5 b (new)**

*Motion for a resolution*

*Amendment*

*5 b. Calls on the European Commission to create additional incentives for banks to prioritise green financing, including tax credits and access to low-interest loans for sustainable projects, which can position*



*European banks as leaders in financing the green transition;*

Or. en

**Amendment 109**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Paragraph 5 c (new)**

*Motion for a resolution*

*Amendment*

**5 c. Recalls that the IMF's World Financial Stability Report published in October 2024 identifies the non-bank financial sector as a potential source of risk, citing its interconnections, the possible mismatch of liquidity, and the lack of transparency;**

Or. en

**Amendment 110**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Paragraph 5 d (new)**

*Motion for a resolution*

*Amendment*

**5 d. Highlights the role of the banking sector in supporting the transition to a digitalised and carbon neutral economy, in channelling funds to renewable energy sources and in supporting the achievement of the objectives of the EU Green Deal and the EU Climate Law; takes note of EU banks continuing to reduce their exposure to energy intensive and fossil fuel corporates; notes that fossil fuels are the main contributor to accelerating climate change, and that many fossil fuel assets will need to be**

*abandoned before the end of their economic life, losing all of their value and becoming stranded assets;*

Or. en

#### **Amendment 111**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution**

##### **Paragraph 5 e (new)**

*Motion for a resolution*

*Amendment*

**5 e. *Regrets the failure of financial institutions to ensure gender-balance, especially in their management bodies; stresses that gender balance on boards and in the workforce brings both societal and economic returns; calls on financial institutions to regularly update their diversity and inclusion policies and to help foster healthy working cultures which prioritise inclusivity; calls on supervisory authorities to make use of their supervisory powers to address the lack of diversity and gender-balance in the management bodies of financial institutions;***

Or. en

#### **Amendment 112**

**Pasquale Tridico, Manon Aubry**

#### **Motion for a resolution**

##### **Paragraph 6**

*Motion for a resolution*

*Amendment*

**6. *Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in***

**6. *Stresses that the EU should completely and without delay implement the Basel III reform;***

*implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;*

Or. en

#### **Amendment 113**

**Marlena Mała**

on behalf of the ECR Group

#### **Motion for a resolution**

##### **Paragraph 6**

###### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; *stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;*

###### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU;

Or. pl

#### **Amendment 114**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Eero Heinäluoma, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution**

##### **Paragraph 6**

###### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; *stresses that the Commission should evaluate thoroughly whether a delay in*

###### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU;

*implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;*

Or. en

## **Amendment 115**

**Irene Tinagli**

### **Motion for a resolution**

#### **Paragraph 6**

##### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; *stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;*

##### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; *highlights that the new rules have strengthened and better specified proportionality in banking supervision; calls the national and European supervisors to effectively apply this principle;*

Or. en

## **Amendment 116**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

### **Motion for a resolution**

#### **Paragraph 6**

##### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; *stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain*

##### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; *agrees with the SSM that postponement of Basel III provisions, including the fundamental review of the*

the competitiveness of EU banks;  
**welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;**

**trading book, are unnecessary and that their implementation would not harm the competitiveness of EU banks<sup>1a</sup>;**

---

<sup>1a</sup> **ECON Committee meeting, 2 September 2024**

Or. en

### **Amendment 117**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

#### **Motion for a resolution Paragraph 6**

##### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should **evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks**; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

##### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should **look out for any repercussions that the transposition of the Basel III standards in Europe might have on competitiveness, given that other regions have not yet adopted this framework**; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026; **beyond this postponement, it could be assessed whether measures targeting these rules would be helpful to mitigate the impact of the FRTB on all banks**;

Or. it

### **Amendment 118**

**Auke Zijlstra, Paolo Borchia, Enikő Győri**

#### **Motion for a resolution Paragraph 6**

*Motion for a resolution*

6. **Welcomes** the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that **the Commission should evaluate thoroughly whether** a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

*Amendment*

6. **Notes** the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that a delay in **its** implementation is necessary to maintain the competitiveness of EU banks, **especially in the context of developments in the United States**; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

Or. nl

**Amendment 119**  
**Fernand Kartheiser**

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

6. **Welcomes** the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate **thoroughly** whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

*Amendment*

6. **Takes note of** the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate **regularly** whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

Or. en

**Amendment 120**  
**Fernando Navarrete Rojas, Marco Falcone, Antonio López-Istúriz White**

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

*Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; **welcomes**, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; **notes**, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026; **urges the need to fully commit to the complete implementation of the globally agreed standards**;

Or. en

**Amendment 121**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

*Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks, **recognising that other regions have not yet adopted this framework**; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026; **besides such postponement, calls on the Commission to consider further adjustments to the framework in order to reduce the impact of the FRTB and the risk of competitive disadvantage for all banks regardless of the risk methodologies adopted**;

Or. en

## Amendment 122

Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher

### Motion for a resolution

#### Paragraph 6

##### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

##### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; ***underlines the continued lack of clarity concerning implementation of the Basel III standards in some other jurisdictions and the risk of international level playing field issues that this could create***; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

Or. en

## Amendment 123

Markus Ferber

### Motion for a resolution

#### Paragraph 6

##### *Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

##### *Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; ***notes with concern that other jurisdictions have pursued a less ambitious agenda***; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the ***international*** competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to



1 January 2026;

Or. en

**Amendment 124**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026;

*Amendment*

6. Welcomes the adoption by co-legislators of the new banking package implementing Basel III standards in the EU; stresses that the Commission should evaluate thoroughly whether a delay in implementation is necessary to maintain the competitiveness of EU banks; welcomes, in this regard, the delegated act postponing the date of application of the new market risk framework by one year to 1 January 2026; ***urges the Commission to carry out a thorough check on whether other jurisdictions, mainly our competitors, are implementing the agreement and, if they are not, to consider not proceeding with its implementation in the EU so that the competitiveness of European banks is not hampered;***

Or. es

**Amendment 125**  
**Irene Tinagli**

**Motion for a resolution**  
**Paragraph 6 a (new)**

*Motion for a resolution*

*Amendment*

***6 a. Underlines that credit institutions should be encouraged to engage in proactive, preventive and meaningful debt restructuring to support debtors, when deemed appropriate, without necessarily***

*entailing that a default shall be considered to have occurred; stresses that the current specification of what constitutes a material diminished financial obligation in case of distressed restructuring does not provide adequate flexibility to credit institution; calls for a more granular classification that takes in due consideration, among other things, the kind of concession granted, the residual maturity of the exposure and the length of the postponement; recalls that the political agreement on the revision of the CRR regulation invites the EBA to review its guidelines on the matter by taking into account the necessity to encourage institutions to engage in proactive, preventive and meaningful debt restructuring to support obligors and by providing adequate flexibility to institutions; calls the EBA to respect the indications given by the co-legislators;*

Or. en

**Amendment 126**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**

**Paragraph 6 a (new)**

*Motion for a resolution*

*Amendment*

*6a. Notes that the banking packages include a significant number of mandates for the EBA; calls on the EBA to respect these mandates to avoid worsening the impact on banks' capacity to lend to SMEs and households;*

Or. it

**Amendment 127**

**Fulvio Martusciello**

**Motion for a resolution**

## Paragraph 6 a (new)

*Motion for a resolution*

*Amendment*

**6 a. Recalls that the Banking Package contains a high number of mandates to the EBA; calls on the EBA to stick to such mandates as to avoid an increase in impact on banks' lending capacity;**

Or. en

## Amendment 128

Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher

### Motion for a resolution

#### Paragraph 7

*Motion for a resolution*

*Amendment*

7. Notes that the average Common Equity Tier 1 ratio has remained at high levels, at 15.81 %;

7. Notes **that, already within the existing regulatory framework, the banking sector has shown its resilience during the market events of recent years, and** that the average Common Equity Tier 1 ratio has remained at high levels, at 15.81 %;

Or. en

## Amendment 129

Pasquale Tridico

### Motion for a resolution

#### Paragraph 7

*Motion for a resolution*

*Amendment*

7. Notes that the average Common Equity Tier 1 ratio has remained at high levels, at 15.81 %;

7. Notes that the average Common Equity Tier 1 ratio has remained at high levels, at 15.81 %, **and that in order to facilitate financial inclusion and address the issue of bank desertification, the benefit provided by SMEs supporting factors should be enhanced by 50% for all credit exposures originated by the only**

*operating bank in the municipality, whereby this policy would aim to ensure the presence of at least one bank branch in each municipality, thereby providing financial services and facilitating credit access to SMEs and green investments;*

Or. en

**Amendment 130**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 7**

*Motion for a resolution*

7. Notes that the average Common Equity Tier 1 ratio has remained at high levels, at 15.81 %;

*Amendment*

7. Notes that the average Common Equity Tier 1 ratio has remained at high levels, at 15.81 % *pointing to a high level of resilience of European banks;*

Or. en

**Amendment 131**  
**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 8**

*Motion for a resolution*

8. Notes that the non-performing *loans* ratio has remained stable at 2.30 % *and* the liquidity coverage ratio at 159.39 %;

*Amendment*

8. Notes that the non-performing *loan* ratio has remained stable at 2.30 %, *which reflects the considerable efforts that Member States have made to reduce their NPL stock, and notes* the liquidity coverage ratio at 159.39 %;

Or. it

**Amendment 132**  
**Marco Falcone, Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 8**

*Motion for a resolution*

8. Notes that the non-performing **loans** ratio has remained stable at 2.30 % **and the liquidity coverage ratio at 159.39 %;**

*Amendment*

8. Notes that the non-performing **loan** ratio has remained stable at 2.30 %, **which nevertheless reflects Member States' efforts to reduce their NPL stock;**

Or. it

**Amendment 133**  
**Lídia Pereira**

**Motion for a resolution**  
**Paragraph 8 a (new)**

*Motion for a resolution*

*Amendment*

**8a. Notes that the ratio of non-performing loans has remained stable at around 2.30 % since the third quarter of 2022; notes that, in absolute terms, the EUR 356.1 billion in non-performing loans recorded at the 110 supervised institutions compare to EUR 988.9 billion in non-performing loans recorded at the 102 supervised institutions in the second quarter of 2015, which reflects a significant downward trajectory, leaving the total non-performing loan stock at 36 % of what it was in 2015; considers that there should be a real effort to reduce European banks' exposure to that type of loan;**

Or. pt

**Amendment 134**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 8 a (new)**

*Motion for a resolution*

*Amendment*

**8 a. Highlights adverse macroeconomic conditions and geopolitical headwinds, which might lead to a deterioration in asset quality; therefore highlights the importance of prudent risk management and appropriate provisioning;**

Or. en

**Amendment 135  
Geadis Gead, Kristoffer Storm**

**Motion for a resolution  
Paragraph 8 a (new)**

*Motion for a resolution*

*Amendment*

**8 a. Notes the need for an appropriate classification of non-performing loans, distinguishing between strategic and non-strategic defaulters, each of which should be treated differently;**

Or. el

**Amendment 136  
Pasquale Tridico, Manon Aubry**

**Motion for a resolution  
Paragraph 8 a (new)**

*Motion for a resolution*

*Amendment*

**8 a. Warns, however, of the gradual deterioration of asset quality, driven by commercial real-estate, small and medium-sized enterprises and consumer credit;**

Or. en

**Amendment 137**  
**Marlena Małag**  
on behalf of the ECR Group

**Motion for a resolution**  
**Paragraph 8 a (new)**

*Motion for a resolution*

*Amendment*

**8 a.** *Draws attention to the rapid development of deferred payment services, which may affect the level of non-performing loans in the future;*

Or. pl

**Amendment 138**  
**Lídia Pereira**

**Motion for a resolution**  
**Paragraph 8 b (new)**

*Motion for a resolution*

*Amendment*

**8b.** *Notes, in this regard, the varying levels of exposure to non-performing loans and recalls that there are Member States which have exposure levels in the order of 1 % or even lower, while other Member States have exposure levels exceeding 3 % or even 4 %;*

Or. pt

**Amendment 139**  
**Marlena Małag**  
on behalf of the ECR Group

**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

*Amendment*

**9.** *Notes the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the*

*deleted*

*recovery of collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;*

Or. pl

#### **Amendment 140**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution Paragraph 9**

*Motion for a resolution*

*Amendment*

**9.** *Notes the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;* **deleted**

Or. en

#### **Amendment 141**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

#### **Motion for a resolution Paragraph 9**

*Motion for a resolution*

*Amendment*

**9.** *Notes the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks, under certain conditions,* **deleted**



*with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;*

Or. en

## **Amendment 142**

**Irene Tinagli**

### **Motion for a resolution**

#### **Paragraph 9**

##### *Motion for a resolution*

9. *Notes the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;*

##### *Amendment*

9. *Highlights that the directive on credit servicers and credit purchasers has made the secondary market for non-performing loans more efficient, while establishing high safeguards for debtors; underlines that the sale of a non-performing loan represents a second best solution compared to returning the credit to performing status; stresses that if the debtor is an household, banks are required to exercise, where appropriate, reasonable forbearance before the sale of impaired loans and before enforcement proceedings are initiated; calls for the extension of this practice to small and medium-sized enterprises;*

Or. en

## **Amendment 143**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

### **Motion for a resolution**

#### **Paragraph 9**

##### *Motion for a resolution*

9. Notes the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of

##### *Amendment*

9. Notes the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of

collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;

collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans; ***calls for more thought to be given to the setting-up of a European guarantee scheme designed to facilitate any disposal of non-performing loans;***

Or. it

**Amendment 144**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

9. ***Notes*** the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;

*Amendment*

9. ***Regrets*** the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks, under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;

Or. en

**Amendment 145**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

9. **Notes** the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks,

*Amendment*

9. **Notes** the lack of progress on the proposal for a directive on credit servicers, credit purchasers and the recovery of collateral, which intends to provide banks,

under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans;

under certain conditions, with a mechanism for accelerating the value recovery from secured loans via extrajudicial enforcement of procedures in order to further develop secondary markets for non-performing loans; ***calls for further reflections on a European guarantee system aimed at facilitating NPLs disposals under certain conditions;***

Or. en

#### **Amendment 146**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

#### **Motion for a resolution**

##### **Paragraph 9 a (new)**

*Motion for a resolution*

*Amendment*

***9 a. Underlines that in 2023 interest on commercial banks' holdings of central bank reserves resulted in the Eurosystem paying EUR 152 billion interest to credit institutions allowing them to incur high profits on highly liquid assets; stresses that such interest transfers to commercial banks reduce profit transfers to national governments amounting to an exorbitant subsidy to the banking sector outside the remit of democratic deliberation and scrutiny; asks for the mitigation of this issue in a structural manner by considering imposing non-interest-bearing minimum reserve requirements on part of the bank reserves, while remunerating the reserves in excess of these minimum requirements;***

Or. en

#### **Amendment 147**

**Fulvio Martusciello**

#### **Motion for a resolution**

**Paragraph 9 a (new)**

*Motion for a resolution*

*Amendment*

**9 a.** *Notes that the EBA Guidelines on distressed restructuring are outdated and should be revised as to avoid an unjustified increase of banks exposures classified as defaulted and to remove the current inconsistencies between the latter Guidelines and other pieces of legislations aimed at encouraging banks to grant forbearance measures; in the same vein, recalls the mandate given to EBA on such topic;*

Or. en

**Amendment 148**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**

**Paragraph 9 a (new)**

*Motion for a resolution*

*Amendment*

**9a.** *Notes that the current framework unduly increases the exposures of banks classified as non-compliant, thus impacting debtors facing temporary difficulties; points out that the mandate that the banking package confers on the EBA provides a window of opportunity to tackle this issue;*

Or. it

**Amendment 149**

**Isabel Benjumea Benjumea**

**Motion for a resolution**

**Paragraph 10**

*Motion for a resolution*

*Amendment*

**10.** *Notes that the current levels of* **deleted**

*banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;*

Or. es

#### **Amendment 150**

**Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher**

#### **Motion for a resolution**

#### **Paragraph 10**

*Motion for a resolution*

*Amendment*

**10.** *Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;*

*deleted*

Or. en

#### **Amendment 151**

**Billy Kelleher**

#### **Motion for a resolution**

#### **Paragraph 10**

*Motion for a resolution*

*Amendment*

**10.** Notes that the current levels of banking sector profitability *may* provide an opportunity for *some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;*

**10.** Notes that the current levels of banking sector profitability *should* provide an opportunity for *banks to increase their lending to the real economy and to engage in competitive product offerings;*

Or. en

#### **Amendment 152**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 10**

*Motion for a resolution*

10. Notes that the current levels of banking sector profitability **may** provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;

*Amendment*

10. Notes that the current levels of banking sector profitability **could** provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience; ***calls, on the other hand, on the Commission to carefully consider ways of reforming the macroprudential framework to preclude a hike in capital requirements, bearing in mind the level playing field with other jurisdictions;***

Or. it

**Amendment 153**  
**Jorge Martín Frías, Enikő Győri**

**Motion for a resolution**  
**Paragraph 10**

*Motion for a resolution*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers ***and help to preserve*** banking sector ***resilience***;

*Amendment*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers ***only after a thorough impact assessment to ensure these measures do not hinder access to credit, disproportionately affect SMEs, or undermine the competitiveness of the*** banking sector;

Or. en

**Amendment 154**  
**Pasquale Tridico**

**Motion for a resolution**

## Paragraph 10

### *Motion for a resolution*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;

### *Amendment*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience; ***emphasises the need to ensure consistent application of macroprudential supervision tools through greater coordination among competent authorities and to strengthen the role of the European Central Bank to facilitate the cross-border operations of banking groups and banking consolidation within the European Union;***

Or. en

## Amendment 155

Auke Zijlstra, Paolo Borchia

### **Motion for a resolution**

#### **Paragraph 10**

### *Motion for a resolution*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;

### *Amendment*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience; ***stresses that rising interest rates, the ongoing trade war and commitments to invest in greening, regardless of the profitability of these investments, could greatly increase funding costs and could affect banks' profitability considerably;***

Or. nl

## Amendment 156

**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 10**

*Motion for a resolution*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;

*Amendment*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience; ***on the other hand, calls on the European Commission to carefully evaluate how to revise the whole macroprudential framework as to avoid undue increase of capital requirements;***

Or. en

**Amendment 157**  
**Marco Falcone**

**Motion for a resolution**  
**Paragraph 10**

*Motion for a resolution*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience;

*Amendment*

10. Notes that the current levels of banking sector profitability may provide an opportunity for some Member States to implement additional targeted increases in macroprudential buffers and help to preserve banking sector resilience; ***calls also on the Commission to review the entire macroprudential framework in order to prevent an undue increase in capital requirements;***

Or. it

**Amendment 158**  
**Billy Kelleher**

**Motion for a resolution**



**Paragraph 10 a (new)**

*Motion for a resolution*

*Amendment*

**10 a.** Welcomes President von der Leyen's commitment to bring forward risk-absorbing measures to make it easier for commercial banks, investors and venture capital to finance fast-growing companies<sup>1a</sup>; notes that adjusting the risk appetite of European banks could unlock significant investment capital but this must be done in a way that does not pose a systemic risk or moral hazard;

---

<sup>1a</sup> Ursula Von der Leyen, *Europe's Choice: Political Guidelines for the next European Commission 2024-2029*, p.11, [https://commission.europa.eu/document/download/e6cd4328-673c-4e7a-8683-f63ffb2cf648\\_en?filename=Political%20Guidelines%202024-2029\\_EN.pdf](https://commission.europa.eu/document/download/e6cd4328-673c-4e7a-8683-f63ffb2cf648_en?filename=Political%20Guidelines%202024-2029_EN.pdf)

Or. en

**Amendment 159**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 10 a (new)**

*Motion for a resolution*

*Amendment*

**10 a.** Welcomes the EIOPA report on the 'Prudential Treatment of Sustainability Risks'; supports the report's findings that additional capital charges for fossil-fuel related bonds and equities are appropriate given their higher risk-profile; calls on the EBA to update its stance on the matter;

Or. en

**Amendment 160**

**Auke Zijlstra, Jorge Martín Frías, Paolo Borchia, Enikő Győri**

**Motion for a resolution**

**Paragraph 10 a (new)**

*Motion for a resolution*

*Amendment*

**10a. Instructs the ECB to calculate the cost of compliance with CSDDD, CSRD and other green and sustainability legislation, paying particular attention to the cost of consultancy fees necessary to comply with these obligations;**

Or. nl

**Amendment 161**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 10 b (new)**

*Motion for a resolution*

*Amendment*

**10 b. Stresses the need to increase capital requirements for climate-risk exposures, notably by implementing a 'one-for-one' capital rule, whereby each euro of financing for new fossil fuel exploration is matched by one euro of lender capital;**

Or. en

**Amendment 162**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 10 c (new)**

*Motion for a resolution*

*Amendment*

**10 c. Stresses the crucial role of the**

*banking sector in channelling funding into sustainable investments and enabling the transition to a climate-neutral economy; underlines the importance of the Taxonomy regulation for such an endeavour;*

Or. en

**Amendment 163**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 10 d (new)**

*Motion for a resolution*

*Amendment*

*10 d. Considers that the sustainable finance framework remains incomplete; stresses the need to expand the current scope of the Taxonomy regulation by including a classification system for environmentally unsustainable as well as socially sustainable activities; calls for a revision of the Sustainable Financial Disclosure Regulation to eliminate greenwashing opportunities and to incorporate minimum binding sustainability standards for financial products and funds to be marketed as sustainable to investors;*

Or. en

**Amendment 164**  
**Fernand Kartheiser**

**Motion for a resolution**  
**Paragraph 11**

*Motion for a resolution*

*Amendment*

11. Welcomes the creation of the new Authority for Anti-Money Laundering and Countering the Financing of Terrorism;

11. Welcomes the creation of the new Authority for Anti-Money Laundering and Countering the Financing of Terrorism

*(AMLA); calls for close cooperation of AMLA with both national and international existing stakeholders in the combat against money laundering practices, aiming at avoiding duplication of work or any other additional bureaucratic burden for all relevant actors in the private sector;*

Or. en

**Amendment 165**  
**Billy Kelleher**

**Motion for a resolution**  
**Paragraph 11**

*Motion for a resolution*

11. Welcomes the creation of the new Authority for Anti-Money Laundering and Countering the Financing of Terrorism;

*Amendment*

11. Welcomes the creation of the new Authority for Anti-Money Laundering and Countering the Financing of Terrorism; ***stresses the importance of having sound, experienced and diverse management within the authority as the internal operations of the authority will significantly impact on its integrity and effectiveness;***

Or. en

**Amendment 166**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 11**

*Motion for a resolution*

11. Welcomes the creation of the new Authority for Anti-Money Laundering and Countering the Financing of Terrorism;

*Amendment*

11. Welcomes the creation of the new Authority for Anti-Money Laundering and Countering the Financing of Terrorism, ***which will allow for more effective ways to combat money laundering and terrorist financing via direct supervision of certain financial entities and better cooperation***

*and flow information between national authorities;*

Or. en

## **Amendment 167**

**Markus Ferber**

### **Motion for a resolution**

#### **Paragraph 12**

##### *Motion for a resolution*

12. *Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector, including by designing specific regulatory and supervisory tools to prevent a liquidity crisis;*

##### *Amendment*

12. *Welcomes the European Commission's targeted consultation assessing the adequacy of macroprudential policies for non-bank financial intermediation; invites the European Commission to investigate if there are any gaps in the supervisory toolkit, including relating to potential liquidity crunches and implications for systemic risk; notes, however, that non-bank financial intermediaries do not necessarily face the same type and levels of risk as banks, since they generally do not take short-term retail deposits and are therefore less prone to maturity mismatches;*

Or. en

## **Amendment 168**

**Marco Falcone**

### **Motion for a resolution**

#### **Paragraph 12**

##### *Motion for a resolution*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries *and establish a level playing field with the banking sector*, including by designing specific regulatory and supervisory tools to prevent a liquidity

##### *Amendment*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries, including by designing specific regulatory and supervisory tools to prevent a liquidity crisis

crisis;

Or. it

**Amendment 169**  
**Gilles Boyer, Stéphanie Yon-Courtin**

**Motion for a resolution**  
**Paragraph 12**

*Motion for a resolution*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector, ***including by designing specific regulatory and supervisory tools to prevent a liquidity crisis;***

*Amendment*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector;

Or. en

**Amendment 170**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 12**

*Motion for a resolution*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector, including by designing specific regulatory and supervisory tools to prevent a liquidity crisis;

*Amendment*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector, including by designing specific regulatory and supervisory tools to prevent a liquidity crisis; ***welcomes the Commission consultation on macroprudential policies for nonbank financial intermediaries (NBFIs); supports the Eurosystem's recommendation of introducing system-wide stress tests for identifying and quantifying risks to the resilience of core markets;***

**Amendment 171**

**Marlena Małag**

on behalf of the ECR Group

**Motion for a resolution**

**Paragraph 12**

*Motion for a resolution*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector, including by designing specific regulatory and supervisory tools to prevent a liquidity crisis;

*Amendment*

12. Stresses the need to enhance the resilience of non-bank financial intermediaries and establish a level playing field with the banking sector, including by designing specific regulatory and supervisory tools to prevent a liquidity crisis; ***points out that such measures must guarantee the security of the system and be in the best interests of the customer;***

Or. pl

**Amendment 172**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Paragraph 12 a (new)**

*Motion for a resolution*

*Amendment*

***12 a. Notes that the ECB takes into account climate- and nature-related financial risks in its supervisory practices and monitors growing physical and transition risks closely; welcomes, among other things, the ECB's second economy-wide climate stress test in September 2023; takes note of the conclusions of the ECB's Occasional Paper Series No. 328 on 'The Road to Paris: stress testing the transition towards a net-zero economy' as it claims that the best way to achieve a net-zero economy for firms, households and banks in the euro area is to accelerate***

*the green transition to a rate that is faster than under current policies;*

Or. en

**Amendment 173**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 12 a (new)**

*Motion for a resolution*

*Amendment*

**12 a. Recalls that the securitisation of commercial bank loans played a key role in the emergence of the global financial crisis; warns against relaxing the prudential framework and lowering the due diligence rules associated with securitised exposures; stresses that proposals of introducing public guarantees to scale up the securitisation market are at odds with the post-financial crisis commitment that taxpayers will not have to pay again for financial institutions;**

Or. en

**Amendment 174**

**Manon Aubry, Pasquale Tridico**

**Motion for a resolution**

**Paragraph 12 a (new)**

*Motion for a resolution*

*Amendment*

**12 a. Highlights that there can be no such thing as a completed Banking Union without a macroprudential framework for non-bank financial intermediaries ('shadow banks'); highlights therefore the need for a European regulatory framework for NBFIs to ensure a level playing-field and support financial**



*stability;*

Or. en

**Amendment 175**  
**Auke Zijlstra, Enikő Győri**

**Motion for a resolution**  
**Paragraph 12 a (new)**

*Motion for a resolution*

*Amendment*

**12a. Calls on the SSM to investigate whether the UK Government's decision in October 2023 to abolish the bonus cap is encouraging UK bankers and fund managers to adopt riskier behaviour, and whether this decision is leading to a brain drain from European to UK banks;**

Or. nl

**Amendment 176**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 12 b (new)**

*Motion for a resolution*

*Amendment*

**12 b. Acknowledges the progresses made over the last 10 years through the establishment of the Single Supervisory Mechanism (SSM) and Single Resolution Mechanism (SRM); calls for the total completion of the Banking Union, particularly through the setting up of a fully-fledged European Deposit Insurance Scheme (EDIS);**

Or. en

**Amendment 177**

**Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***notes that small banks do not pose any risks to financial stability;***

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence;

Or. en

**Amendment 178**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***notes that small banks do not pose any risks to financial stability;***

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence;

Or. en

**Amendment 179**  
**Marlena Maląg**  
on behalf of the ECR Group

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***notes that small banks do not pose any risks to financial stability;***

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence;

Or. pl

**Amendment 180**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. ***Welcomes the objective of*** the proposal on crisis management and deposit insurance ***of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance*** financial stability, taxpayer protection and depositor confidence; notes that small banks do not pose any risks to financial stability;

*Amendment*

13. ***Questions whether*** the proposal on crisis management and deposit insurance ***enhances*** financial stability, taxpayer protection and, ***in particular,*** depositor confidence; notes that small banks do not pose any risks to financial stability ***and should therefore be out of scope;***

Or. de

**Amendment 181**  
**Dirk Gotink**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent

approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***notes that small banks do not pose any risks to*** financial stability;

approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***stresses that Member States should have appropriate and sufficient tools to effectively respond to failures of banks of any size or business model and protect financial stability in different scenarios; stresses that resolution tools and deposit protection should not be used to protect investors and shareholders against losses;***

Or. en

### **Amendment 182**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution Paragraph 13**

##### *Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools ***and deposit protection*** to enhance financial stability, taxpayer protection and depositor confidence; ***notes that small banks do not pose any risks to*** financial stability;

##### *Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools to enhance financial stability, taxpayer protection and depositor confidence, ***as well as for the mitigation of any measures which could create excessive moral hazard; highlights that financial stability is best ensured when small and medium-size banks having a positive public interest assessment are given access to EU-level resolution; recalls that the proposed CMDI framework must not preclude the establishment of an EDIS;***

Or. en

### **Amendment 183**

**Fernando Navarrete Rojas, Fulvio Martusciello, Marco Falcone, Isabel Benjumea**

**Benjumea, Antonio López-Istúriz White**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; notes that ***small banks do not pose any*** risks to financial stability;

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; notes that ***potential*** risks to financial stability ***should be assessed not only based on the size of the institution but due to contagion effects among other relevant factors***;

Or. en

**Amendment 184**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***notes that small banks do not pose any risks to*** financial stability;

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; ***stresses that banks need an effective regulatory environment that fosters their development and thus underpins*** financial stability;

Or. es

**Amendment 185**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; notes that small banks do not pose any risks to financial stability;

*Amendment*

13. Welcomes the objective of the proposal on crisis management and deposit insurance of ensuring a more consistent approach across all Member States to the application of resolution tools and deposit protection to enhance financial stability, taxpayer protection and depositor confidence; notes that small banks do not pose any risks to financial stability **and warns against overextending the scope of the resolution regime; points out in particular that the review of the crisis management and deposit insurance framework must not have negative effects for the proper functioning of institutional protection schemes;**

Or. en

**Amendment 186**  
**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 14**

*Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' **primary** responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the **bail-in** of shareholders and creditors must remain the main source **for** resolution financing before any recourse is made to industry-funded sources;

*Amendment*

14. Highlights the importance of preserving shareholders' **primary trust** and creditors' responsibility for bearing losses in the event of a bank's failure, which is still a key **facet of the** lesson learned from the global financial crisis; stresses that the **bailout** of shareholders and creditors must remain the main source **of** resolution financing before any recourse is made to industry-funded sources; **nonetheless believes that in certain circumstances public intervention could be viewed as a last resort, as is provided for in other areas of jurisdiction;**

**Amendment 187****Jorge Martín Frías, Enikő Győri****Motion for a resolution****Paragraph 14***Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that ***the bail-in of shareholders and creditors must remain the main source for resolution financing*** before any recourse ***is made*** to industry-funded sources;

*Amendment*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that ***any deviation from this principle must be strictly exceptional, justified only in cases where financial stability is at risk, and subject to rigorous oversight; emphasises that bail-in mechanisms should be strengthened to ensure*** shareholders and creditors ***fully absorb losses*** before any recourse to industry-funded sources ***or public intervention***;

Or. en

**Amendment 188****Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White****Motion for a resolution****Paragraph 14***Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that ***the bail-in of shareholders and creditors must remain the main source for resolution financing*** before any recourse ***is made to industry-***

*Amendment*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure; ***stresses that, whenever possible to preserve financial stability, resorting to taxpayers money must be avoided*** - which is still a key lesson learned from the global financial crisis; stresses that ***all resolution tools***

*funded* sources;

*should be considered for resolving a bank; welcomes the Commission proposal on CMDI to increase to availability of industry funding sources for the resolvability of banks;*

Or. en

#### **Amendment 189**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution**

##### **Paragraph 14**

###### *Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of shareholders and creditors must remain the main source for resolution financing *before any recourse is made to industry-funded sources*;

###### *Amendment*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of shareholders and creditors must remain the main source for resolution financing;

Or. en

#### **Amendment 190**

**Marco Falcone**

#### **Motion for a resolution**

##### **Paragraph 14**

###### *Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of shareholders and creditors must remain the main source for resolution financing before

###### *Amendment*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of shareholders and creditors must remain the main source for resolution financing before



any recourse is made to industry-funded sources;

any recourse is made to industry-funded sources; ***nevertheless considers that, in specific social circumstances, public intervention can be considered an instrument of last resort;***

Or. it

**Amendment 191**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 14**

*Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of shareholders and creditors must remain the main source for resolution financing before any recourse is made to industry-funded sources;

*Amendment*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of shareholders and creditors must remain the main source for resolution financing before any recourse is made to industry-funded sources; ***highlights that 'bridge the gap' measures should therefore only be used with caution and subject to appropriate safeguards;***

Or. en

**Amendment 192**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 14**

*Motion for a resolution*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of

*Amendment*

14. Highlights the importance of preserving shareholders' and creditors' primary responsibility for bearing losses in the event of a bank's failure, which is still a key lesson learned from the global financial crisis; stresses that the bail-in of

shareholders and creditors must remain the main source for resolution financing before any recourse is made to industry-funded sources;

shareholders and creditors must remain the main source for resolution financing before any recourse is made to industry-funded sources; ***nonetheless, it considers that in certain circumstances public intervention could be envisaged as a last resource tool, as foreseen in other jurisdictions;***

Or. en

### **Amendment 193**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

#### **Motion for a resolution Paragraph 15**

##### *Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; ***warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks;***

##### *Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; ***welcomes SRB recommendations of MREL requirements taking into account the specificities of each resolution tool; encourages the SRB to increase the preparedness to operationalise the sale of business resolution strategy;***

Or. en

### **Amendment 194**

**Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher**

#### **Motion for a resolution Paragraph 15**

##### *Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution

##### *Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution

framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; **warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks;**

framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation;

Or. en

#### **Amendment 195**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution Paragraph 15**

##### *Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; **warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks;**

##### *Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation;

Or. en

#### **Amendment 196**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

#### **Motion for a resolution Paragraph 15**

##### *Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible

##### *Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible

liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper *the resolvability of banks*;

liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper *bank resolvability*; *stresses, as an alternative, that the resolution framework must prevent an unjustified increase in the MREL and disproportionate payments to the SRF*;

Or. it

**Amendment 197**  
**Dirk Gotink**

**Motion for a resolution**  
**Paragraph 15**

*Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks;

*Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks; *underlines that this minimum requirement should be sufficient to effectively implement any of the resolution strategies included in a bank's resolution plan*;

Or. en

**Amendment 198**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 15**

*Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks;

*Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks; ***on the other hand, recalls that the resolution framework should avoid unduly increase in MREL calibration and disproportionate contributions to the SRF;***

Or. en

**Amendment 199**  
**Marco Falcone**

**Motion for a resolution**  
**Paragraph 15**

*Motion for a resolution*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks;

*Amendment*

15. Recalls that a sufficient minimum requirement for own funds and eligible liabilities is crucial for a credible resolution framework and for ensuring that resolution authorities have sufficient flexibility to effectively apply the resolution strategies needed in a specific crisis situation; warns that reductions in this minimum requirement, resulting from specific resolution strategies in the resolution planning phase, could hamper the resolvability of banks; ***calls for the SRB's recommendations on the crisis resolution strategy to be taken into account;***

**Amendment 200**

**Dirk Gotink**

**Motion for a resolution**

**Paragraph 15 a (new)**

*Motion for a resolution*

*Amendment*

**15 a. Stresses that, if a bank's eligible liabilities are issued to non-EU investors, the writing down or conversion of these liabilities should be enforceable with full certainty, in order to safeguard the effective application of resolution tools;**

Or. en

**Amendment 201**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution**

**Paragraph 16**

*Motion for a resolution*

*Amendment*

**16. Highlights that liquidity support in resolution should not be based on any additional public funds; notes that any reliance on taxpayer money for the resolution of banks should be avoided;** **deleted**

Or. en

**Amendment 202**

**Marco Falcone**

**Motion for a resolution**

**Paragraph 16**

*Motion for a resolution*

*Amendment*

16. **Highlights that liquidity support in** 16. Notes that any reliance on taxpayer

***resolution should not be based on any additional public funds;*** notes that any reliance on taxpayer money for the resolution of banks should be avoided;

money for the resolution of banks should be avoided;

Or. it

### **Amendment 203**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

#### **Motion for a resolution**

##### **Paragraph 16**

###### *Motion for a resolution*

16. Highlights that liquidity support in resolution should not be based on any additional public funds; ***notes*** that any ***reliance on*** taxpayer money for the resolution of ***banks*** should be avoided;

###### *Amendment*

16. Highlights that liquidity support in resolution should not, ***in principle***, be based on any additional public funds; ***and*** that any ***apportioning of*** taxpayer money for the resolution of ***banking crises*** should be avoided;

Or. it

### **Amendment 204**

**Fulvio Martusciello**

#### **Motion for a resolution**

##### **Paragraph 16**

###### *Motion for a resolution*

16. Highlights that liquidity support in resolution should not be based on any additional public funds; ***notes*** that any reliance on taxpayer money for the resolution of banks should be avoided;

###### *Amendment*

16. Highlights that liquidity support in resolution, ***in principle***, should not be based on any additional public funds ***and*** that any reliance on taxpayer money for the resolution of banks should be avoided;

Or. en

### **Amendment 205**

**Lídia Pereira**

#### **Motion for a resolution**

## Paragraph 16

### *Motion for a resolution*

16. Highlights that liquidity support in resolution should not be based on any additional public funds; **notes** that any reliance on taxpayer money for the resolution of banks should be avoided;

### *Amendment*

16. Highlights that liquidity support in resolution should not be based on any additional public funds; **maintains** that any reliance on taxpayer money for the resolution of banks should be avoided;

Or. pt

## Amendment 206

**Isabel Benjumea Benjumea**

### **Motion for a resolution**

#### **Paragraph 16**

### *Motion for a resolution*

16. Highlights that liquidity support in resolution should not be based on any additional public funds; notes that any reliance on taxpayer money for the resolution of banks should be avoided;

### *Amendment*

16. Highlights that liquidity support in resolution should not be based on any additional public funds; notes that any reliance on taxpayer money for the resolution of banks should be avoided, **in keeping with the principles of fiscal responsibility and market discipline**;

Or. es

## Amendment 207

**Geadis Geadis, Kristoffer Storm**

### **Motion for a resolution**

#### **Paragraph 16 a (new)**

### *Motion for a resolution*

### *Amendment*

**16 a. The haircut on deposits, as enforced in the Republic of Cyprus in 2013, must never be repeated, securing the trust of all citizens of the European Union in banks;**

Or. el



**Amendment 208**  
**Geadis Gead, Kristoffer Storm**

**Motion for a resolution**  
**Paragraph 16 – point 1 (new)**

*Motion for a resolution*

*Amendment*

**(1) Calls on the Cypriot Government to find ways to gradually compensate depositors who were affected by the haircuts and natural persons who possessed securities;**

Or. el

**Amendment 209**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 16 a (new)**

*Motion for a resolution*

*Amendment*

**16 a. Recalls that banks need to continue to meet their obligations and perform their key functions after the implementation of a resolution decision; is concerned that banks might face liquidity stress in resolution immediately after regaining market access; calls for the EU institutions to agree on a solution that provides confidence and enhances predictability;**

Or. en

**Amendment 210**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 16 a (new)**

*Motion for a resolution*

*Amendment*

**16 a.** *Takes note of the SRB 2025 work programme; is of the opinion that such documents would benefit by greater clarity on the specific shortcomings meant to be addressed, the precise objectives set by the SRB and how progress can be verified by the end of the year;*

Or. en

**Amendment 211**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution  
Paragraph 16 a (new)**

*Motion for a resolution*

*Amendment*

**16 a.** *Stresses the importance of tackling at EU level the issue of liquidity in resolution on the basis of the role of the ECB as liquidity provider, fully respecting its need for guarantees to perform its mandate;*

Or. en

**Amendment 212**

**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution  
Paragraph 16 b (new)**

*Motion for a resolution*

*Amendment*

**16 b.** *Underlines the SRB announcement to enhance its capabilities for launching enforcement action to remove substantive impediments to resolvability; asks the SRB to clarify whether such enforcement problems are*

*attributable to a lack of legislative empowerment or missing internal capabilities; recalls that the SRB has been showing outstanding delays in the identification and removal of significant resolvability impediments for institutions under its remit; supports that its ongoing work would benefit from greater transparency; calls, therefore, for the publication at the end of each resolution planning cycle of an anonymised list of identified impediments to resolvability and the actions adopted to address them;*

Or. en

**Amendment 213**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution  
Paragraph 16 b (new)**

*Motion for a resolution*

*Amendment*

**16 b. Notes that the role of ESM supporting liquidity during resolution processes could be further expanded;**

Or. en

**Amendment 214**

**Marco Falcone**

**Motion for a resolution  
Paragraph 17**

*Motion for a resolution*

*Amendment*

**17. Welcomes the ‘SRM Vision 2028’ strategic review initiated by the SRB to set its long-term goals, address new challenges and further strengthen collaboration with the national resolution authorities and other stakeholders;**

**deleted**

### Amendment 215

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

#### Motion for a resolution

##### Paragraph 17

###### *Motion for a resolution*

17. Welcomes the ‘SRM Vision 2028’ strategic review initiated by the SRB to set its long-term goals, address new challenges and further strengthen collaboration with the national resolution authorities and other stakeholders;

###### *Amendment*

17. Welcomes the ‘SRM Vision 2028’ strategic review initiated by the SRB to set its long-term goals, address new challenges and further strengthen collaboration with the national resolution authorities and other stakeholders; **welcomes, in particular, SRB’s intention to identify areas where sustainability can be embedded further in its daily operations and core business, including the SRF investment strategy;**

Or. en

### Amendment 216

**Dirk Gotink**

#### Motion for a resolution

##### Paragraph 17

###### *Motion for a resolution*

17. Welcomes the ‘SRM Vision 2028’ strategic review initiated by the SRB to set its long-term goals, address new challenges and further strengthen collaboration with the national resolution authorities and other stakeholders;

###### *Amendment*

17. Welcomes the ‘SRM Vision 2028’ strategic review initiated by the SRB to set its long-term goals, address new challenges and further strengthen collaboration with the national resolution authorities and other stakeholders; **highlights the need to ensure efficiency and cost-effectiveness in the implementation of the new strategy;**

Or. en

### Amendment 217

**Giovanni Crosetto, Denis Nesci, Francesco Ventola**

**Motion for a resolution**

**Paragraph 19**

*Motion for a resolution*

19. Welcomes the fact that the Single Resolution Fund has now been built up; ***calls for the full ratification of the Amending Agreement to the ESM Treaty by all Member States, including the establishment of a common backstop to the Single Resolution Fund;***

*Amendment*

19. Welcomes the fact that the Single Resolution Fund has now been built up;

Or. en

**Amendment 218**

**Auke Zijlstra, Paolo Borchia, Enikő Győri**

**Motion for a resolution**

**Paragraph 19**

*Motion for a resolution*

19. ***Welcomes the fact*** that the Single Resolution Fund has now been built up; ***calls for the full ratification of the Amending Agreement to the ESM Treaty by all Member States, including the establishment of a common backstop to the Single Resolution Fund;***

*Amendment*

19. ***Notes*** that the Single Resolution Fund has now been built up, ***and that*** the Amending Agreement to the ESM Treaty ***has not yet been ratified by all Member States;***

Or. nl

**Amendment 219**

**Isabel Benjumea Benjumea**

**Motion for a resolution**

**Paragraph 19**

*Motion for a resolution*

19. Welcomes the fact that the Single Resolution Fund has now been built up; calls for the full ratification of the

*Amendment*

*(Does not affect the English version.)*

Amending Agreement to the ESM Treaty  
by all Member States, including the  
establishment of a common backstop to the  
Single Resolution Fund;

Or. es

**Amendment 220**  
**Irene Tinagli**

**Motion for a resolution**  
**Paragraph 19**

*Motion for a resolution*

19. Welcomes the fact that the Single Resolution Fund has now been built up; calls for the full ratification of the Amending Agreement to the ESM Treaty by all Member States, including the establishment of a common backstop to the Single Resolution Fund;

*Amendment*

19. Welcomes the fact that the Single Resolution Fund has now been built up; calls for the full ratification of the Amending Agreement to the ESM Treaty by all Member States, including the establishment of a common backstop to the Single Resolution Fund; ***underlines that a scheme solely relying on the Single Resolution Fund, even if it could draw on the European Stability Mechanism, would not be credible, both for the conditionality in the access and for the limited firepower compared to resources that were available in the past in case of banking crisis;***

Or. en

**Amendment 221**  
**Marco Falcone**

**Motion for a resolution**  
**Paragraph 20**

*Motion for a resolution*

***20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; recalls that achieving resolvability cannot be considered a 'moving target' and therefore calls for***

***deleted***

*Amendment*

*more standardisation and harmonisation of the resolvability assessment;*

Or. it

#### **Amendment 222**

**Auke Zijlstra, Jorge Martín Frías, Enikő Győri**

#### **Motion for a resolution**

##### **Paragraph 20**

###### *Motion for a resolution*

20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for *more* standardisation *and* harmonisation *of the resolvability assessment*;

###### *Amendment*

20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for *a balanced approach that combines* standardisation *with flexibility to take into account the specificities of Member States' banking systems, while ensuring that* harmonisation *efforts do not disproportionately affect smaller or locally-focused banks*;

Or. nl

#### **Amendment 223**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

#### **Motion for a resolution**

##### **Paragraph 20**

###### *Motion for a resolution*

20. Highlights the need for additional efforts to ensure full resolvability for all banks *falling under* the scope of resolution; recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for more standardisation and harmonisation of the resolvability assessment;

###### *Amendment*

20. Highlights the need for additional efforts to ensure full resolvability for all banks *in crisis within* the scope of resolution; recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for more standardisation and harmonisation of *the resolvability assessments; nevertheless emphasises the significant part that the*

*national resolution authorities play in the resolvability assessment;*

Or. it

#### **Amendment 224**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

#### **Motion for a resolution Paragraph 20**

##### *Motion for a resolution*

20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; *recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for more standardisation and harmonisation of the resolvability assessment;*

##### *Amendment*

20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; *welcomes the SRB flexibility to address bank-specific, market or systemic risk developments;*

Or. en

#### **Amendment 225**

**Fulvio Martusciello**

#### **Motion for a resolution Paragraph 20**

##### *Motion for a resolution*

20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for more standardisation and harmonisation of the resolvability assessment;

##### *Amendment*

20. Highlights the need for additional efforts to ensure full resolvability for all banks falling under the scope of resolution; recalls that achieving resolvability cannot be considered a ‘moving target’ and therefore calls for more standardisation and harmonisation of the resolvability assessment; *nonetheless, recalls the important role played by national resolution authorities in the assessment of resolvability;*

Or. en



**Amendment 226**  
**Marlena Małag**  
on behalf of the ECR Group

**Motion for a resolution**  
**Paragraph 20 a (new)**

*Motion for a resolution*

*Amendment*

**20 a.** *Draws attention to the issue of small banks, whose role in the local banking ecosystem can be regarded as fulfilling the public interest criterion; stresses that such banks stand no chance of meeting the MREL requirements; considers it appropriate for such banks to contribute to national deposit insurance schemes in order to permit an orderly winding-up;*

Or. pl

**Amendment 227**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 20 a (new)**

*Motion for a resolution*

*Amendment*

**20 a.** *Is deeply concerned that the Banking Union still lacks its third pillar, namely a robust European deposit insurance scheme that would ensure the protection of depositors across the entire Banking Union and significantly reduce the negative link between banks and their home sovereign;*

Or. en

**Amendment 228**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves,**

**Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Paragraph 21**

*Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, ***and that the landscape has changed significantly since then;***

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015; ***supports the position reached in the ECON Committee in April 2024 regarding EDIS; highlights the need for a fully fledged EDIS with risk-based contributions that enables loss absorption;***

Or. en

**Amendment 229**

**Manon Aubry, Pasquale Tridico**

**Motion for a resolution**

**Paragraph 21**

*Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, ***and that the landscape has changed significantly since then;***

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme ***(EDIS)*** was published back in 2015; ***regrets that EDIS has been delayed for almost a decade; recalls that EDIS is essential to safeguarding citizens' deposits and ensuring financial stability in the euro area;***

Or. en

**Amendment 230**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 21**

*Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, ***and that the landscape has changed significantly since then;***

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015;

Or. en

**Amendment 231**

**Markus Ferber**

**Motion for a resolution**

**Paragraph 21**

*Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, ***and*** that the landscape has changed significantly since then;

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, that the landscape has changed significantly since then ***and that a new approach is necessary;***

Or. en

**Amendment 232**

**Isabel Benjumea Benjumea, Fernando Navarrete Rojas**

**Motion for a resolution**

**Paragraph 21**

*Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, and that the landscape has changed significantly since then;

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, and that the landscape has changed significantly since then; ***stresses that any European mechanism must bolster financial stability, boost depositor confidence and preserve incentives for prudent risk management by banks;***

**Amendment 233**

**Fernando Navarrete Rojas, Fulvio Martusciello, Marco Falcone, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution****Paragraph 21***Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, and that the landscape has changed significantly since then;

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, and that the landscape has changed significantly since then; **welcomes the fact that its Committee on Economic and Monetary Affairs adopted its position in favour of a creation of a European deposit insurance scheme in April 2024; calls on the European Parliament to adopt its mandate to enter into interinstitutional negotiations; urges the Council to agree on its position on EDIS without any further delay;**

Or. en

**Amendment 234**

**Lídia Pereira**

**Motion for a resolution****Paragraph 21***Motion for a resolution*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, and that the landscape has changed significantly since then;

*Amendment*

21. Underlines the fact that the Commission's proposal to establish a European deposit insurance scheme was published back in 2015, and that the landscape has changed significantly since then, **although this does not diminish the advantages of adopting the scheme;**

Or. pt

**Amendment 235**  
**Lídia Pereira**

**Motion for a resolution**  
**Paragraph 21 a (new)**

*Motion for a resolution*

*Amendment*

**21a. Considers that the change in the circumstances that prompted the original proposal for a European deposit insurance scheme (EDIS) does not entail a reason for removing the scheme or curtailing its goals; considers that, on the contrary, the period of relative financial stability should be used to adopt the EDIS; regrets the fact that the process has come to a halt; calls for the swift adoption of the EDIS;**

Or. pt

**Amendment 236**  
**Kira Marie Peter-Hansen**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 21 a (new)**

*Motion for a resolution*

*Amendment*

**21 a. Welcomes the ECON Committee's position on a European deposit insurance scheme (EDIS) adopted in April 2024; urges both co-legislators to seize this opportunity to make progress on establishing an EDIS; underlines that the ultimate goal remains to have a fully-fledged EDIS that provides loss-coverage;**

Or. en

**Amendment 237**  
**Manon Aubry, Pasquale Tridico**

**Motion for a resolution**  
**Paragraph 21 a (new)**

*Motion for a resolution*

*Amendment*

**21 a. Stresses that establishing EDIS should be done with no conditionalities to limit bank exposures to sovereign debt, especially concerning countries with high public debt ratios;**

Or. en

**Amendment 238**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 21 a (new)**

*Motion for a resolution*

*Amendment*

**21 a. Highlights that further progress on risk reduction is a necessary precondition for any type of risk-sharing in the Banking Union;**

Or. en

**Amendment 239**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 22**

*Motion for a resolution*

*Amendment*

**22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; underlines the need to take specific national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place** *deleted*

*in some Member States;*

Or. en

#### **Amendment 240**

**Billy Kelleher**

#### **Motion for a resolution**

#### **Paragraph 22**

##### *Motion for a resolution*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; ***underlines the need to take specific national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place in some Member States;***

##### *Amendment*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases;

Or. en

#### **Amendment 241**

**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

#### **Motion for a resolution**

#### **Paragraph 22**

##### *Motion for a resolution*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; ***underlines the need to take specific national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place in some Member States;***

##### *Amendment*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; ***regrets that their fragmentation accross national lines limits their effectiveness to tackle systemic crises and adds barriers to expand cross border activity to pan-European banks; welcomes a common deposit insurance scheme (EDIS) to further diversify risks in a larger pool of resources, to reduce market fragmentation while increasing***

*competitiveness of the European banking system thus providing more stable deposits;*

Or. en

#### **Amendment 242**

**Gilles Boyer, Stéphanie Yon-Courtin, Billy Kelleher**

#### **Motion for a resolution**

##### **Paragraph 22**

###### *Motion for a resolution*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; underlines *the need to take specific national characteristics* into account *and to preserve the well-functioning systems for smaller banks that are already in place in some Member States*;

###### *Amendment*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; *considers that the introduction of a European Deposit Insurance Scheme should lead to a reduction of risk for all banks within the Banking Union*; underlines *that the contributions to a European Deposit Insurance Scheme should take into account the risk profile of each participating sector*;

Or. en

#### **Amendment 243**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

#### **Motion for a resolution**

##### **Paragraph 22**

###### *Motion for a resolution*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; underlines the need to take *specific* national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place in

###### *Amendment*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; underlines the need to take *some* national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place in some



some Member States;

Member States *in a way that does not distort the level playing field across the Banking Union*;

Or. en

#### **Amendment 244**

**Isabel Benjumea Benjumea**

#### **Motion for a resolution**

##### **Paragraph 22**

###### *Motion for a resolution*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; underlines the need to take specific national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place in some Member States;

###### *Amendment*

22. Notes that national deposit guarantee schemes have been introduced successfully and have proved their functionality in a number of cases; underlines the need to take specific national characteristics into account and to preserve the well-functioning systems for smaller banks that are already in place in some Member States, *thus upholding the principle of subsidiarity with regard to the Member States*;

Or. es

#### **Amendment 245**

**Marlena Maląg**

on behalf of the ECR Group

#### **Motion for a resolution**

##### **Paragraph 22 a (new)**

###### *Motion for a resolution*

###### *Amendment*

**22 a. Recognises that a European deposit insurance scheme (EDIS) could improve protection for depositors in the EU; considers, however, that the main obstacle to the introduction of EDIS is risk concerns in some banking systems; stresses that mitigation of this risk is key to reaching an agreement on EDIS;**

**Amendment 246**

**Billy Kelleher**

**Motion for a resolution**

**Paragraph 22 a (new)**

*Motion for a resolution*

*Amendment*

**22 a. Highlights that the European Deposit Insurance Scheme is the final missing pillar of the Banking Union and that disparate levels of depositor protection hinder the competitiveness of the sector;**

Or. en

**Amendment 247**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 23**

*Motion for a resolution*

*Amendment*

**23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;**

**deleted**

Or. en

**Amendment 248**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**

**Paragraph 23**

*Motion for a resolution*

*Amendment*

**23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;**

*deleted*

Or. en

**Amendment 249**  
**Gilles Boyer, Stéphanie Yon-Courtin**

**Motion for a resolution**  
**Paragraph 23**

*Motion for a resolution*

*Amendment*

**23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;**

*deleted*

Or. en

**Amendment 250**  
**Billy Kelleher**

**Motion for a resolution**  
**Paragraph 23**

*Motion for a resolution*

*Amendment*

**23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;**

**23. Commends the significant progress made by the European Parliament in adopting a report at first reading; notes that the Parliament position is cognisant of and sensitive to the competing interests on establishing an EDIS and takes into account the specificities of national banking sectors, including institutional protection schemes;**

Or. en

**Amendment 251**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 23**

*Motion for a resolution*

23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;

*Amendment*

23. ***Highlights the important role that institutional protection schemes play in supporting financial stability;*** underlines the necessity to take the specifics of institutional protection schemes into account ***in European legislation*** and preserve their functioning;

Or. en

**Amendment 252**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 23**

*Motion for a resolution*

23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;

*Amendment*

23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning ***by removing these institutions from the scope of EDIS;***

Or. de

**Amendment 253**  
**Fernando Navarrete Rojas, Fulvio Martusciello, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution**  
**Paragraph 23**

*Motion for a resolution*

23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning;

*Amendment*

23. Underlines the necessity to take the specifics of institutional protection schemes into account and preserve their functioning ***while ensuring a level playing field across the Banking Union;***

**Amendment 254**  
**Billy Kelleher**

**Motion for a resolution**  
**Paragraph 23 a (new)**

*Motion for a resolution*

*Amendment*

**23 a. Recalls that the European Parliament proposes the introduction of a liquidity only scheme in the first instance, building on the existing framework of national deposit guarantee schemes, and tasks the Commission with assessing the appropriateness of moving to a fully-fledged EDIS over time;**

Or. en

**Amendment 255**  
**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

**Motion for a resolution**  
**Paragraph 24**

*Motion for a resolution*

*Amendment*

**24. Takes note of the Eurogroup statement of 16 June 2022 on the future of the BU;**

**deleted**

Or. en

**Amendment 256**  
**Engin Eroglu**

**Motion for a resolution**  
**Paragraph 24**

*Motion for a resolution*

*Amendment*

**24. Takes note of the Eurogroup**

**24. Welcomes the Eurogroup statement**

statement of 16 June 2022 on the future of the BU;

of 16 June 2022 on the future of the BU;

Or. de

#### **Amendment 257**

**Fernando Navarrete Rojas, Fulvio Martusciello, Marco Falcone, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

#### **Motion for a resolution Paragraph 24**

##### *Motion for a resolution*

24. Takes note of the Eurogroup statement of 16 June 2022 on the future of the BU;

##### *Amendment*

24. Takes note of the Eurogroup statement of 16 June 2022 on the future of the BU; ***laments no further developments at Eurogroup level to push the completion of the BU, most notably the third pillar;***

Or. en

#### **Amendment 258**

**Jonás Fernández, Carla Tavares, César Luena, Francisco Assis, Bruno Gonçalves, Matthias Ecke, Irene Tinagli, Thomas Bajada**

#### **Motion for a resolution Paragraph 25**

##### *Motion for a resolution*

25. ***Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;***

##### *Amendment*

*deleted*

Or. en

#### **Amendment 259**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

#### **Motion for a resolution**

## Paragraph 25

### *Motion for a resolution*

25. Recalls that **breaking** the link between bank and sovereign risk **remains a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;**

### *Amendment*

25. Recalls that **severing** the link between bank and sovereign risk **is still an area that merits further reflection at international level;**

Or. it

## Amendment 260

Irene Tinagli

### Motion for a resolution

#### Paragraph 25

### *Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; **emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;**

### *Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; **consequently supports the establishment of a European safe asset;**

Or. en

## Amendment 261

Marlena Maląg

on behalf of the ECR Group

### Motion for a resolution

#### Paragraph 25

### *Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; **emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;**

### *Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU;

**Amendment 262**

**Kira Marie Peter-Hansen**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 25**

*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; ***emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;***

*Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU;

Or. en

**Amendment 263**

**Fernando Navarrete Rojas, Fulvio Martusciello, Marco Falcone, Isabel Benjumea Benjumea, Antonio López-Istúriz White**

**Motion for a resolution**

**Paragraph 25**

*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; ***emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;***

*Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU;

Or. en

**Amendment 264**

**Gilles Boyer, Stéphanie Yon-Courtin**

**Motion for a resolution**

**Paragraph 25**



*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises ***that the risk on banks' balance sheets can be reduced*** further ***through the regulatory treatment of*** sovereign exposures;

*Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises ***the need to find ways to*** further ***diversify banks'*** sovereign exposures ***going forward***;

Or. en

**Amendment 265**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 25**

*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains ***a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced*** further ***through*** the regulatory treatment of sovereign exposures;

*Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains ***an area where*** further ***reflections should be held at international level, considering greater diversification of banks' sovereign bond holdings and the progress at international level on*** the regulatory treatment of sovereign exposures;

Or. en

**Amendment 266**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 25**

*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;

*Amendment*

25. ***Notes with concern that banks' exposures to domestic sovereign debt are rising<sup>1a</sup>***; recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures; ***calls on***

*the European Commission to present a legislative proposal introducing appropriate risk weights for sovereign exposures;*

---

*1<sup>a</sup> RISK ASSESSMENT REPORT OF THE EUROPEAN BANKING AUTHORITY (EBA/REP/2024/12). JULY 2024. p. 20.*

Or. en

**Amendment 267**  
**Isabel Benjumea Benjumea**

**Motion for a resolution**  
**Paragraph 25**

*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;

*Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures; ***stresses that further decoupling of bank and sovereign risk will help to bolster financial stability, protect taxpayers and move towards a more integrated and competitive European financial market;***

Or. es

**Amendment 268**  
**Anouk Van Brug, Engin Eroglu**

**Motion for a resolution**  
**Paragraph 25**

*Motion for a resolution*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the

*Amendment*

25. Recalls that breaking the link between bank and sovereign risk remains a challenge for the BU; emphasises that the

risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures;

risk on banks' balance sheets can be reduced further through the regulatory treatment of sovereign exposures; ***stresses that capital requirements must reflect the actual risk borne by banks in the market;***

Or. en

#### **Amendment 269**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

#### **Motion for a resolution**

#### **Paragraph 25 a (new)**

*Motion for a resolution*

*Amendment*

***25a. Welcomes the progress made by the ECB on the digital euro and its dialogue with Parliament; while acknowledging benefits such as payment autonomy and financial inclusion, expresses concern over offline functionality owing to high costs, prolonged development times and minimal benefits for users; given that offline transactions reduce visibility and make preventing financial crime more complicated, dual offline capabilities should be limited to temporary back-up measures for preventing abuses;***

Or. it

#### **Amendment 270**

**Auke Zijlstra, Paolo Borchia**

#### **Motion for a resolution**

#### **Paragraph 25 a (new)**

*Motion for a resolution*

*Amendment*

***25a. Emphasises that there is a total of EUR 2 900 billion in sovereign debt on the balance sheets of European banks and that almost 50 % was issued by just 3 Member States; recalls that 67 % of all***

*sovereign debt was purchased by banks from just 3 Member States; points out that changes in the spreads of these states therefore have disproportionate effects on the health of these banks; calls on the ECB and the SSM to devise concrete measures to solve this concentration-related problem;*

Or. nl

**Amendment 271**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 25 a (new)**

*Motion for a resolution*

*Amendment*

*25 a. Welcomes the ECB's progress on the digital euro and its Parliamentary dialogue; while recognising benefits like payment autonomy and financial inclusion, expresses reservations about offline functionality due to high costs, long development times, and limited user benefits; given that offline transactions reduce visibility and impair financial crime prevention, underlines that dual offline capabilities should only serve as temporary backup measures to prevent misuse;*

Or. en

**Amendment 272**  
**Giovanni Crosetto, Denis Nesci, Francesco Ventola**

**Motion for a resolution**  
**Paragraph 25 a (new)**

*Motion for a resolution*

*Amendment*

*25 a. Stresses that the completion of the Banking Union requires the establishment of all three planned pillars:*

*supervision, resolution, and deposit insurance; warns that the absence of any of the three pillars undermines the coherence and functionality of the system, potentially requiring a fundamental reassessment starting with the resolution mechanism;*

Or. en

**Amendment 273**  
**Markus Ferber**

**Motion for a resolution**  
**Paragraph 25 a (new)**

*Motion for a resolution*

*Amendment*

*25 a. Points out that rising public debt levels following the pandemic make an appropriate treatment of sovereign exposures more pressing;*

Or. en

**Amendment 274**  
**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 25 b (new)**

*Motion for a resolution*

*Amendment*

*25b. Stresses that the digital euro is intended to complement, not replace, cash and private payment methods, safeguarding investment in the industry and preventing the dominance of non-European suppliers;*

Or. it

**Amendment 275**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 25 b (new)**

*Motion for a resolution*

*Amendment*

**25 b. Recalls that the digital euro should complement, not replace, cash and private payment solutions, protecting sector investments and preventing non-European providers' dominance;**

Or. en

**Amendment 276**  
**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**  
**Paragraph 25 c (new)**

*Motion for a resolution*

*Amendment*

**25c. Highlights the need for fair compensation for financial institutions' implementing costs; the system should balance privacy with practicality and include holding and transaction limits;**

Or. it

**Amendment 277**  
**Fulvio Martusciello**

**Motion for a resolution**  
**Paragraph 25 c (new)**

*Motion for a resolution*

*Amendment*

**25 c. Underlines that financial institutions deserve fair compensation for implementation costs, and that the system should balance privacy with practicality while incorporating holding limits and transaction caps to maintain financial stability;**

**Amendment 278**

**Denis Nesci, Francesco Ventola, Giovanni Crosetto**

**Motion for a resolution**

**Paragraph 25 d (new)**

*Motion for a resolution*

*Amendment*

***25d. Stresses the importance of the prevention of competitive imbalances in payment services in the EU, like the cap on inter-regional exchange fees suggested by the United Kingdom, which could entail higher costs or disruptions in service for European consumers;***

Or. it

**Amendment 279**

**Fulvio Martusciello**

**Motion for a resolution**

**Paragraph 25 d (new)**

*Motion for a resolution*

*Amendment*

***25 d. Highlights the importance to avoid competitive distortions in EU payment services, such as the UK's proposed inter-regional interchange fee cap, which could result in increased costs or service disruptions for European consumers;***

Or. en