

THE EUROPEAN BANKING UNION

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The banking union ensures that EU banks are stronger and better supervised. Single supervisory mechanism The SSM gives the European Central Bank certain supervisory tasks over the EU financial system.

[Banking union](#)

The banking union is an important step towards a genuine Economic and Monetary Union. It allows for the consistent application of EU banking rules in the participating countries. The new decision-making procedures and tools help to create a more transparent, unified and safer market for banks.

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The banking union in the European Union is the transfer of responsibility for banking policy from the national to the EU level in several countries of the European Union, initiated in 2012 as a response to the Eurozone crisis.

[What is the banking union | European Commission](#)

The banking union applies to countries in the euro area. Non-euro area countries can also join. As a further step to a fully-fledged banking union the Commission put forward a proposal for a European deposit insurance scheme (EDIS) in November 2015.

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The European Banking Authority (EBA) published today a progress report on the roadmap set out in 2016 to repair internal models used to calculate own funds requirements for credit risk under the Internal Ratings Based (IRB) approach.

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European Central Bank

The European Central Bank (ECB) is the central bank of the 19 European Union countries which have adopted the euro. Our main task is to maintain price stability in the euro area and so preserve the purchasing power of the single currency.

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European Central Bank, the European Economic and Social Committee and the Committee of the Regions, "Towards the completion of the Banking Union", 24.11.2015, COM(2015) 587 final 11 Communication from the Commission to the European Parliament, the Council, the

European Commission - PRESS RELEASES - Press release - Top ...

The Single Euro Payments Area is an initiative of the European banking industry, represented by the European Payments Council that is strongly supported by the Commission and the European Central Bank (ECB). The event: The European Payments Council held a launch event on 13 October 2009.