

Finanzministerium | Postfach 7127 | 24171 Kiel

Staatssekretär

An den
Vorsitzenden
des Finanzausschusses
Herrn Thomas Rother – MdL –
Landeshaus
24105 Kiel

Schleswig-Holsteinischer Landtag
Umdruck 18/3663

Nachrichtlich

Frau Präsidentin
des Landesrechnungshofs
des Landes Schleswig-Holstein
Dr. Gaby Schäfer
Hopfenstraße 30
24103 Kiel

Kiel, 03. Dezember 2014

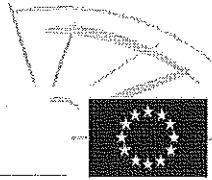
Europäische Bankenabgabe

Sehr geehrter Herr Vorsitzender,

beigefügt übersende ich Ihnen – wie von Frau Ministerin Heinold in der Sitzung des Finanzausschusses am 27.11.2014 angekündigt – das Schreiben des Herrn Reimer Böge vom 26.11.2014 in der o.a. Angelegenheit mit der Bitte um Kenntnisnahme.

Mit freundlichen Grüßen


Dr. Philipp Nimmermann



Reimer Böge

Mitglied des Europäischen Parlaments

VI Ministerbüro

1. M als Eingang

2. Kopie vorab an

28. NOV. 2014

3. z.w.V. an VI

4. über St. an

5. m.d.B. um

An die
Finanzministerin des Landes Schleswig-Holstein
Frau Monika Heinold

Per E-Mail

26.11.2014

Belastung deutscher Landesförderbanken durch die Europäische Bankenabgabe

Sehr geehrte Frau Ministerin,

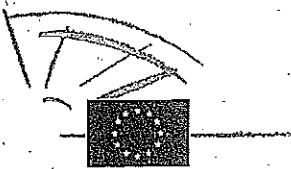
hiermit danke ich Ihnen für Ihr Schreiben vom 21.11.2014.

Ich teile Ihre Einschätzung bzgl. der Formulierung der Regelung im Abschnitt 2, Art. 5 Abs. 1, Buchstabe f). Hier besteht Klärungsbedarf durch die Kommission. Das EP ist bei den Delegierten Rechtsstakten insoweit beteiligt, als dass es sie in Gänze ablehnen oder bestätigen kann. Unklarheiten in Einzelaspekten oder Formulierungen zu beseitigen, gelingt nur durch Einwirken auf die Kommission und die Mitgliedstaaten.

Mein CDU/CSU-Gruppenkollege und Schattenberichterstatter im Wirtschafts- und Sozialausschuss im EP, Herr Markus Ferber (CSU), hat am 13.11.2014 ein entsprechendes Schreiben an Kommissar Hill gesandt, in dem er vorschlägt die Förderbanken insgesamt von der Regelung auszunehmen. Anbei übersende ich Ihnen das Schreiben zu Ihrer Kenntnisnahme. Sobald wir Antwort haben, werde ich Sie entsprechend informieren.

Mit freundlichen Grüßen

Reimer Böge



EUROPÄISCHES PARLAMENT

MARKUS FERBER DIPL.-ING.
Mitglied des Europäischen Parlaments

European Commission
Commissioner for Financial Stability,
Financial Services and Capital Markets Union
Jonathan Hill

par navette

Brussels, 13th of November 2014

Financing of the Resolution Mechanism

Dear Commissioner Hill,

I am writing you in order to follow up on the discussion that took place on Tuesday morning in the European Parliament's Economic and Monetary Affairs Committee on the financing of the contribution funds.

As you have probably heard from your services already, the Economic and Monetary Affairs Committee expressed quite some discontent with the proposals for a delegated act under BRRD and a draft implementing act under SRM. For me it was evident, that many of the political groups, among that my own one, had serious concerns which might possibly lead to a delay of the legislation being passed and thus threatening the timeline of entry into force of the contributions mechanism by 1. January 2015.

This is why I have come up with a couple of aspects that I deem to be important and that if taken up by the Commission might change the overall sentiment in the Economic and Monetary Affairs Committee. I would also like to stress that I have already pointed out many of those points to your predecessor, Michel Barnier, who unfortunately did not take them into account properly.

As a general line, I fully agree that we should stick as closely as possible to the provisions set out in the level-1-text of BRRD. Hence, the contributions should increase proportionately with the size of a bank, but should be adjusted for the riskiness of a bank's business model. This risk adjustment, in turn, should be clearly noticeable. However, I do have concerns that the current proposals do not fully reflect the principle outlined above.

My concerns however, mainly focus on four points: the treatment of derivatives, the total risk adjustment, the transition between BRRD and SRM and the treatment of promotional banks.

Treatment of derivatives:

In my opinion, a bank's derivative exposure is a very good proxy for the complexity and thus the riskiness of its business model.

CSU-Europabüro

Heilig-Kreuz-Straße 24 · 86152 Augsburg
Tel. 08 21/349 21 10 · Fax 08 21/349 30 21
Email: markus.ferber@europarl.europa.eu



Büro Brüssel

15E242 Rue Wiertz · B-1047 Brüssel
Tel. 00322/284 5230 · Fax 00322/284 9230
www.markus-ferber.de

Accordingly, there should be no netting of derivatives beyond accounting rules. I acknowledge that the cap introduced in the last set of proposals reflects a substantial step into the right direction. However, my concerns are of a more general nature.

Hence, I would strongly advise the Commission services to opt for accounting rules when it comes to the treatment of derivatives. In my opinion, the existing application of IFRS and local GAAP do ensure a sufficient level playing field; Minor differences in the treatment of derivatives across the local GAAPs and IFRS are not significant for calculating bank levies. Accounting treatment provides for an objective and fair calculation of the size-oriented BRRD base with regard to the derivatives exposure of small and large banks. In case that does not prove to be feasible, I would suggest lifting the cap of currently 75% to a more sensible level of 90%.

A widening of the range of the risk multiplier:

As pointed out above, I deem the risk adjustment to be a very important component of the overall level of contributions. Hence, it should be sufficiently broad to be meaningful. Therefore, I would argue in favour of expanding the multiplicative range from 0,8-1,5 to at least 0,8-2,0.

Transition from BRRD to SRM:

The contributions formula agreed under the BRRD file should be the key element of how contributions are calculated. Even when it comes to a rebasing in the transition from BRRD to SRM, this formula should remain valid. While some minor adjustments might be necessary, arbitrary deviations from that formula which favour certain national banking systems too much over others are not acceptable for the European Parliament. This also means that Parliament regards both, the delegated act and the implementing act, as a package and will not vote on the delegated act unless we have been shown a sensible implementing act.

Adaption of the scope with regards to promotional banks:

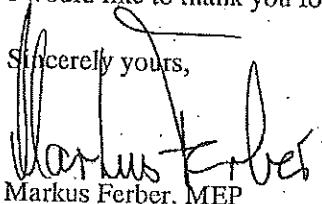
The current version of the legislation only excludes most national promotional banks, but not regional ones. As we have only excluded the mediation of promotional loans for such regional entities, this could create some severe legal uncertainty and should be adapted. A clear exemption for all promotional business of such banks would be the easiest option in my opinion. Hence, Art. 5, paragraph 1 of the delegated act (exemptions) should be amended by adding the in the following paragraph:

“(c) the liabilities of public sector entities or promotional banks which are explicitly guaranteed by central or regional governments of a Member State”

I strongly believe that a stand-off and thus an unduly delay of the entry into force of this important piece of legislation can be avoided if the European Commission is ready and willing to make some concessions and properly takes into account the suggestions made by the European Parliament.

I would like to thank you for your consideration and remain

Sincerely yours,


Markus Ferber, MEP