

**Question for written answer E-001927/2012  
to the Commission**

Rule 117

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**Subject:** EBA initiatives and SME Supporting Factor

Following the financial crisis, the Basel Committee adopted a number of provisions to raise the minimum requirements and quality of the capital of credit institutions.

At European level, the new Basel Accords will be transposed into a regulation and a directive for which proposals were published by the European Commission in July 2011.

While leading to a financial system that is better equipped to resist future financial crises, these new requirements will entail substantial costs for the banking sector, with an impact on the availability of credit and on the support for the economy provided by the financial system, with the genuine risk of a credit crunch affecting small and medium-sized enterprises (SMEs), which in Italy account for 98 % of the manufacturing sector.

The President of the European Central Bank, Mario Draghi, stated recently that ‘the bank capitalisation programmes must not include developments that are detrimental to economic activity and must not translate into a credit squeeze’.

In light of the above, the Commission is asked:

1. whether the decision of the European Banking Authority (EBA) to bring forward the strengthening of capital requirements to June 2012 has been taken considering the procyclical consequences and the effects on the funding of the real economy;
2. whether the fabric of the Italian economy has been taken into consideration, i.e. based on small and medium-sized enterprises that are smaller than the EU average and are therefore more dependent on bank credit and more disadvantaged by the introduction of the new capital requirements;
3. whether it is possible to introduce a so-called ‘SME Supporting Factor’ (a multiplier) in the implementation proposals of the Basel III Accords, i.e. a support mechanism for banks investing in SMEs which, applied to the credit risk calculation, could prevent a further decline in the supply of credit for SMEs.