

**Question for written answer E-000399/2022
to the Commission**
Rule 138
Johan Van Overtveldt (ECR)

Subject: De-risking

On 5 January 2022, the European Banking Authority (EBA) published its opinion on the scale and impact of de-risking in the EU. The EBA notably concluded that unwarranted de-risking could lead to the financial exclusion of legitimate customers. An article published by *Politico* on 19 January 2022 with the headline 'Antwerp's diamond industry battles banks over shuttered accounts' focused on Antwerp's diamond traders' concerns that banks risk hurting their business by unfairly blacklisting them over money-laundering fears, closing accounts or refusing to offer basic services.

With this in mind, I ask:

1. Has unwarranted de-risking already been discussed within the Commission, or between the Commissioner for Financial Stability, Financial Services and the Capital Markets Union and the finance ministers of the Member States?
2. Is the Commission of the opinion that government guarantees for bank accounts to all businesses, such as those already implemented in France and currently in the process of being implemented in Belgium, are an adequate solution to the problem of unwarranted de-risking?
3. What initiatives, if any, does it intend to undertake to tackle the problem of unwarranted de-risking?