

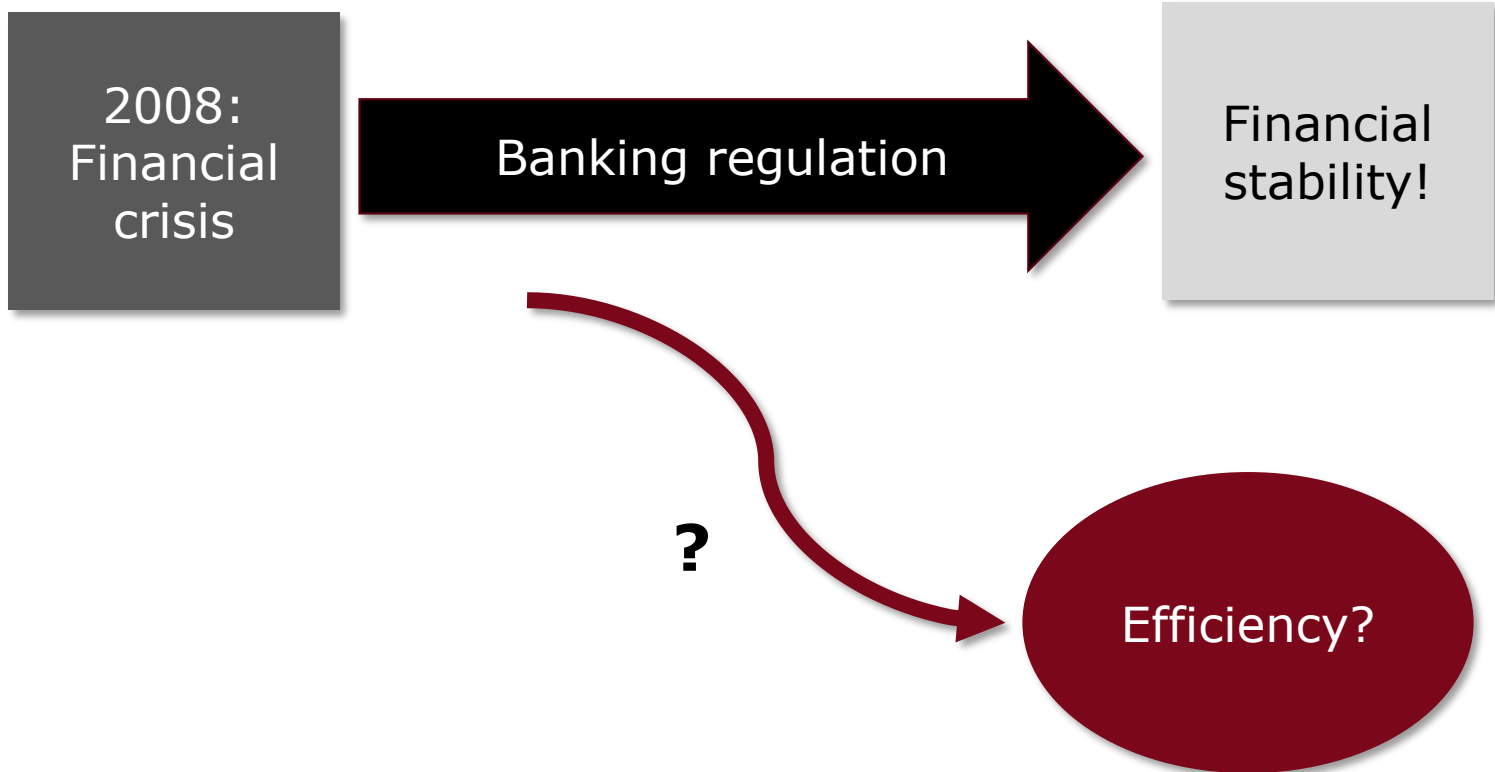


# Financing the Europe of tomorrow

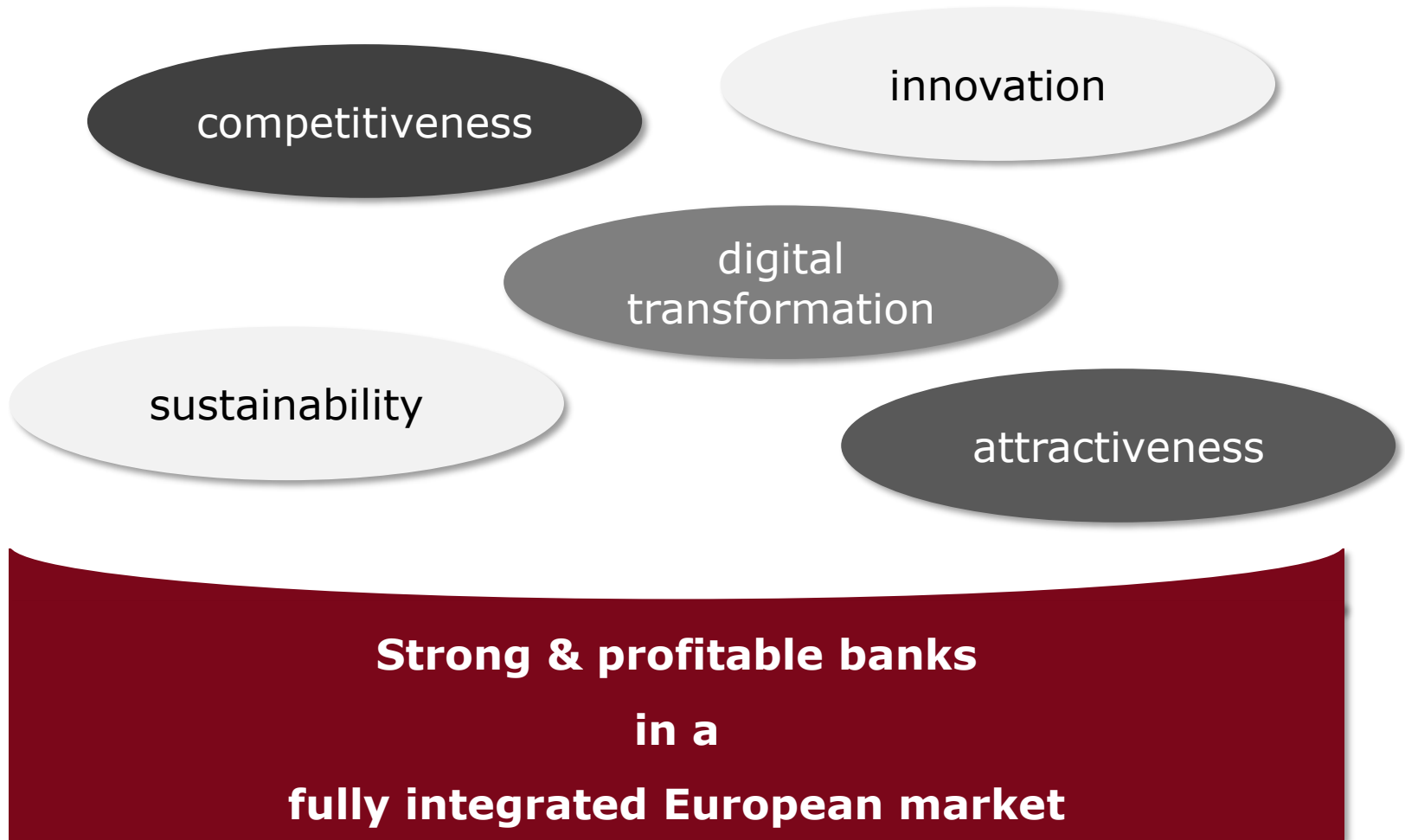
## EBF's vision paper

Christian Ossig, Chief Executive, Association of German Banks  
Brussels  
September 27<sup>th</sup>, 2018  
EBF European Banking Summit Financing Growth

## 10 years after: stability and efficiency?!



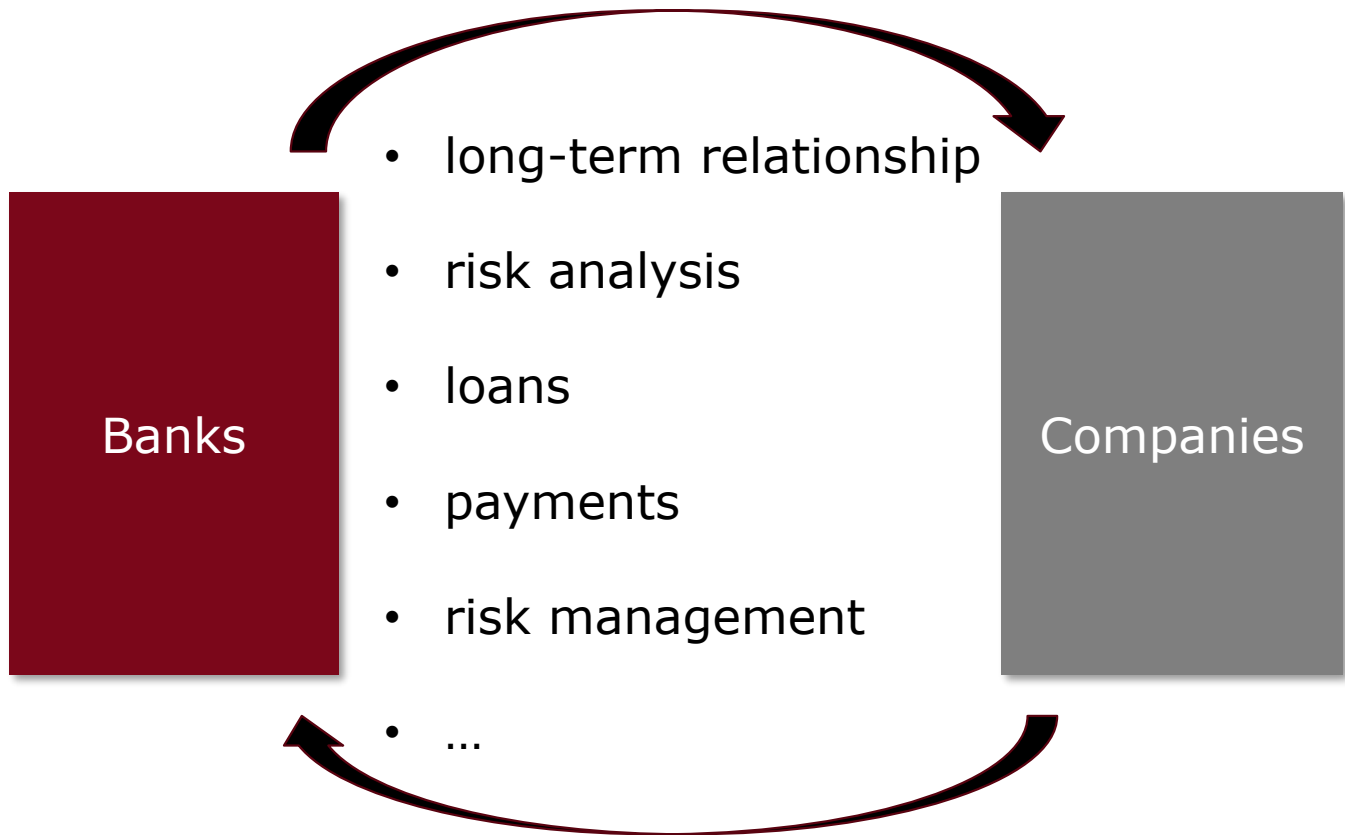
## Major challenges for Europe's economy lie ahead



## EBF's vision paper 2018

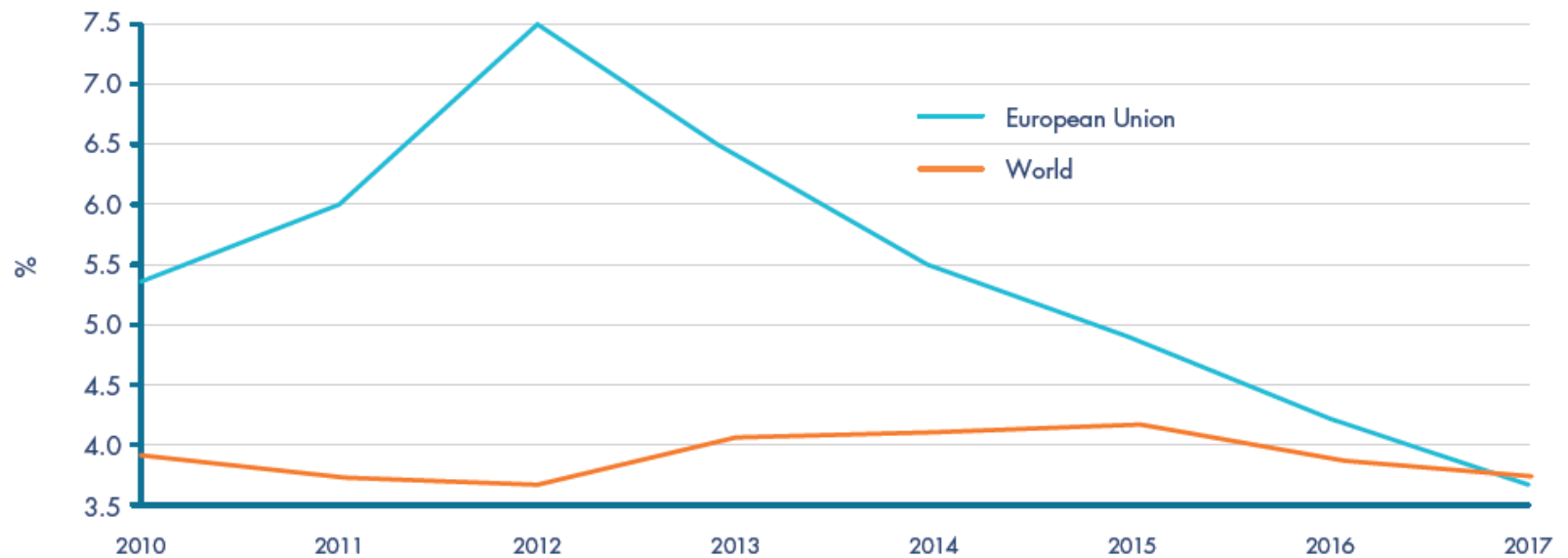


# 1. Banks' role in financing the economy



## NPL problem in the EU has diminished

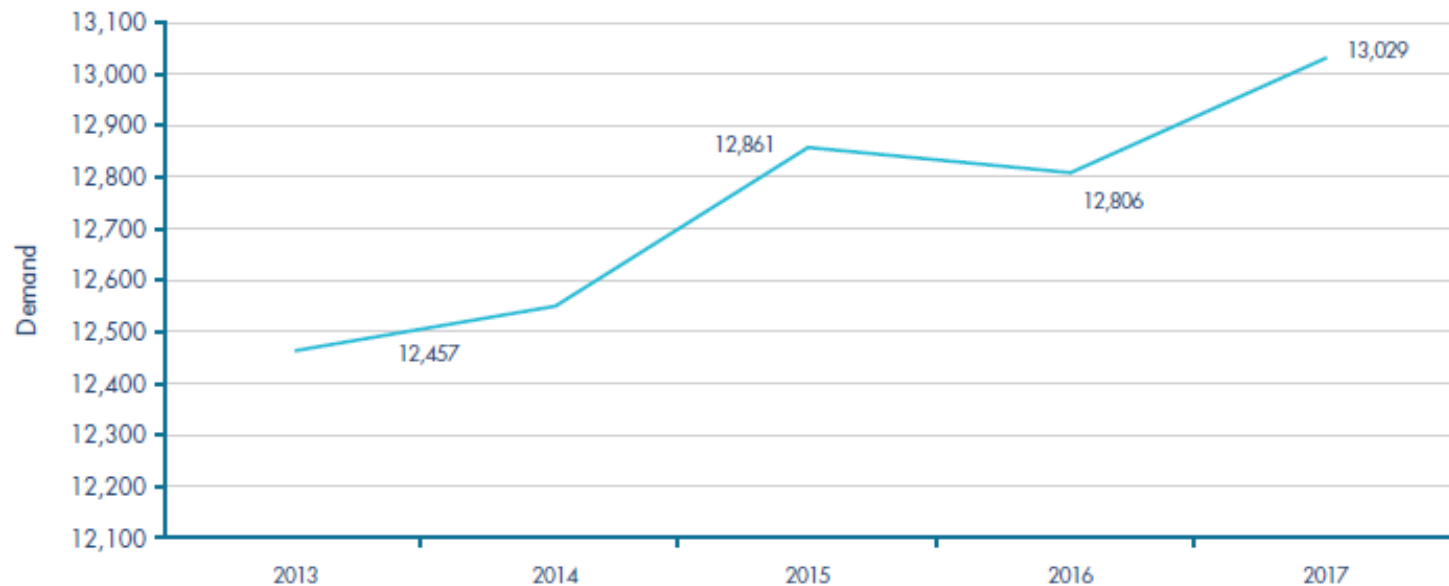
NPLs to gross loans (Year-end, %)



Source: EBF, based on World Bank and IMF Data.

## Lending in the EU has picked up again

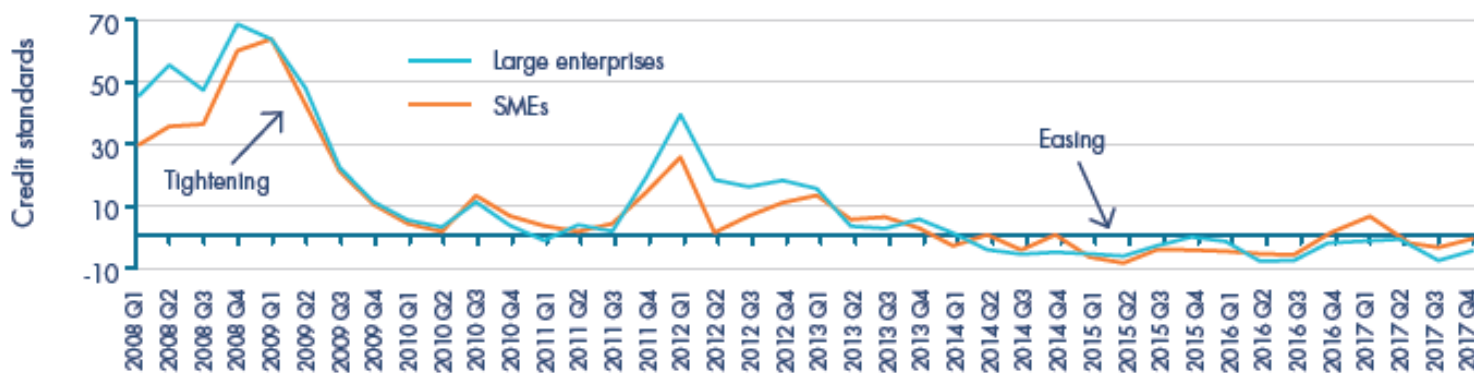
Outstanding loans to non-financial corporations and households in EU



Source: ECB Data – EBF own calculations.

# Credit standards have eased

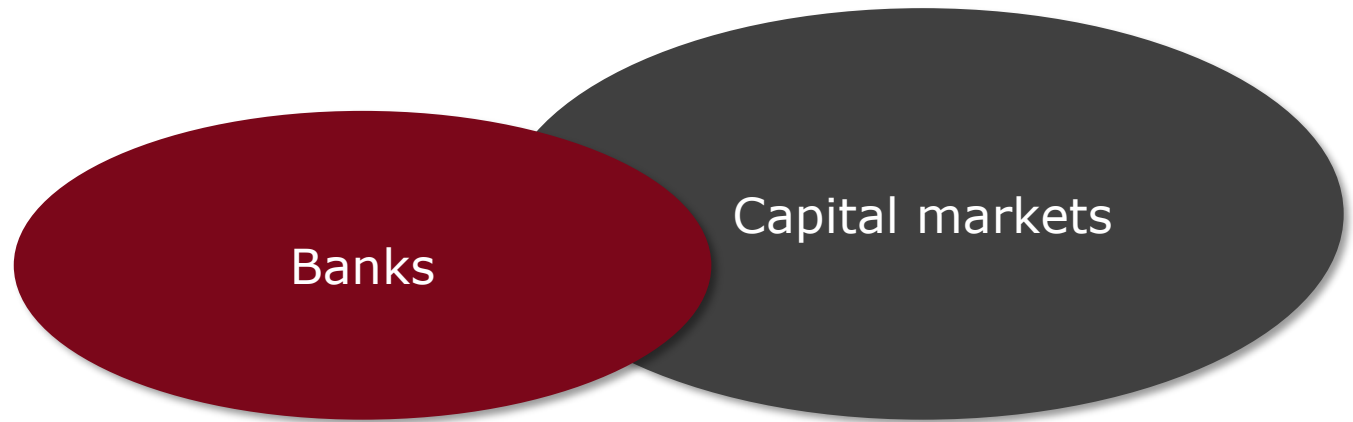
## Bank Lending Survey



Source: EBF Facts & Figures 2018.

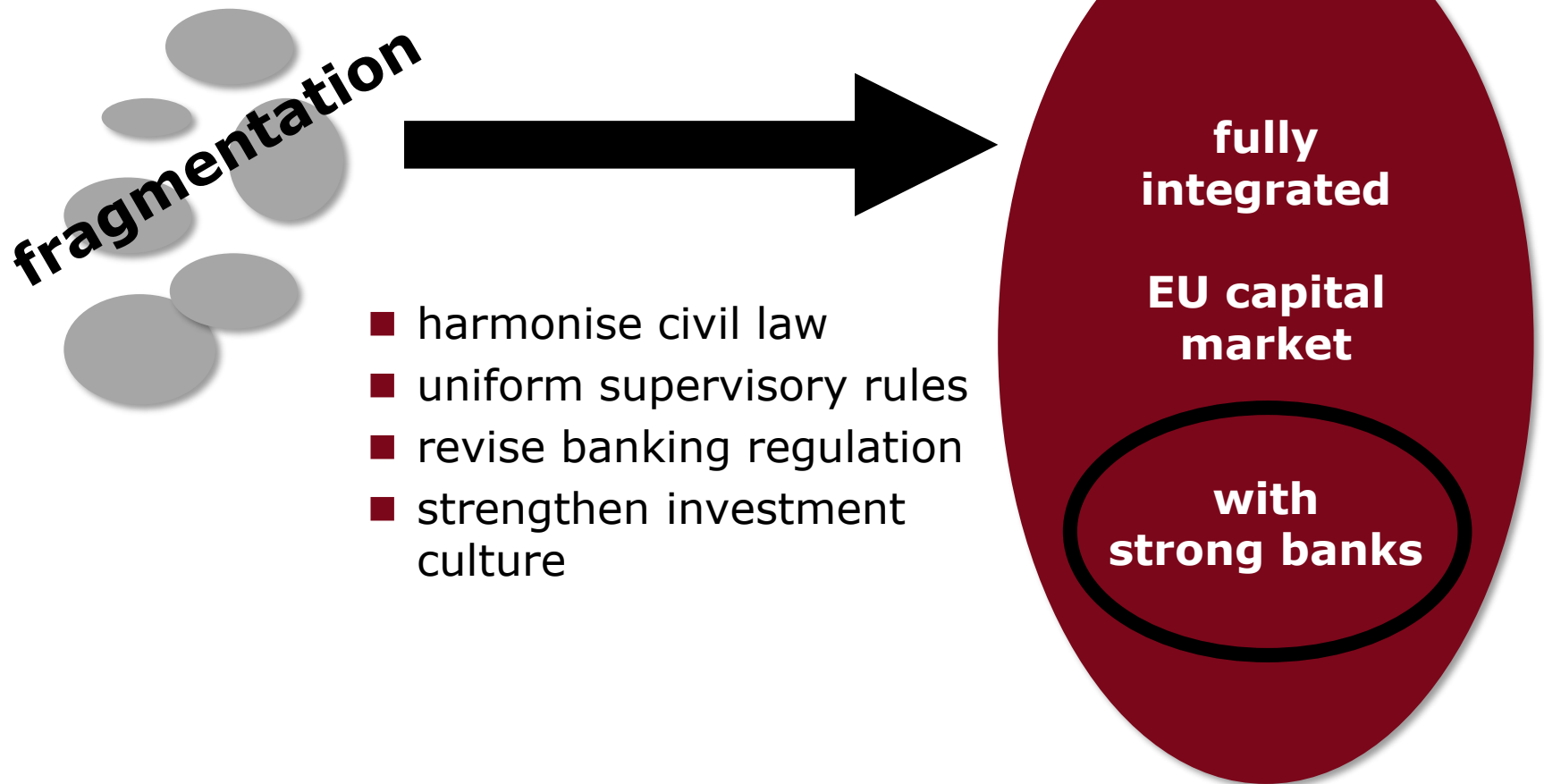


## 2. We need more capital markets



- Wider spreading and hedging of risks in the market.
- Investments in innovation require equity from the market.
- Thanks to the banks' role and function companies are able to obtain stable capital market funding.

### 3. Strengthen the capital markets



## 4. We need fair competition



**Level playing field**

- with other financial actors, like bigtechs
- with other regions, especially the US

## 5. Framework for financing sustainability



**First:** What is *green*? → Define the criteria for sustainability.

**Second:** Find transparent and consistent regulatory measures.

Thank you for your attention

Association of German Banks

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