

BE-Translating

Test translation



English-> Danish

Original text:
"ECB Press Release"
"Pressemeddelelse fra Den Europæiske Centralbank"

ECB PRESS RELEASE

Structural developments in the EU banking sector
15 November 2002

The European Central Bank (ECB) is today releasing a report on structural developments in the EU banking sector. The report has been prepared by the Banking Supervision Committee (BSC) of the European System of Central Banks in the context of its activity of monitoring the stability of the EU banking sector, and as such complements the BSC's semi-annual macro-prudential analysis. The aim of the report is to provide an overview of the most relevant structural developments in the EU banking sector in 2001 and, to a certain extent, in the first half of 2002. The ECB intends to publish further such reports on a regular basis. The analysis is based on qualitative assessments by central banks and banking supervisory authorities and quantitative information stemming from several sources.

The report covers a large number of areas including the regulatory and market environment in which banks operate, banking structures and operations, structural changes in the overall banking risk profile, risk management systems and actions by public authorities. The main findings can be summarized as follows:

•
Pressure to increase efficiency.

Banks face growing competition as a result of factors such as deregulation, internationalisation and the pressure to create "shareholder value", requiring them to increase income and control costs. These objectives are pursued in various ways, including enhanced diversification of activities, intensified efforts to reduce costs, organisational streamlining and a more cautious approach to risk.

•
Efforts in risk management.

Given the volatility and poor performance of financial markets, legal and reputation risk have become more important for banks. Financial innovation and regulatory developments are leading to more sophisticated approaches by banks to their risk management. Further improvements in risk management techniques have been observed – especially in the areas of credit risk and operational risk – as banks have started to prepare themselves for the new regulatory framework for capital adequacy ("Basel II").

•
Diversification of banking business and enhanced consumer protection.

Increasing emphasis is being placed by the supervisory authorities on consumer protection issues. As banks increase their investment banking and asset management activities, so their customers become more exposed to market risk. Banks therefore find themselves having to cope with new issues relating to the sale of asset management products, the handling of complaints and questions of customer redress. The fundamental issue is the extent to which individual investors should take responsibility for their decisions, and the role of banks and authorities.

Overall, the structural trends identified in this report have enhanced the robustness of the EU banking sector, and thus increased its resilience in the face of the sizeable shocks experienced in the recent past.

The report can be downloaded from the "[Publications](#)" section of the ECB's website (<http://www.ecb.int>).

Hard copies are also available free of charge from the ECB's Press and Information Division (Fax: +49 69 1344 7404).

European Central Bank
Press and Information Division
Kaiserstrasse
29, D-60311 Frankfurt am Main
Tel.: +49 69 1344 7455, Fax: +49 69 1344 7404
Internet: <http://www.ecb.int>

Reproduction is permitted provided that the source is acknowledged.

Pressemeddelelse fra Den Europæiske Centralbank
Den strukturelle udvikling i EU's banksektor

15. november 2002

Den Europæiske Centralbank (ECB) udsender i dag en rapport om den strukturelle udvikling i EU's banksektor. Rapporten er udarbejdet af the Banking Supervision Committee (BSC) for det Europæiske System af Centralbanker i forbindelse med komiteens arbejde med at overvåge stabiliteten i EU's banksektor og komplementerer således BSC's halvårslige makrotilsynsanalyse. Rapportens formål er at give et overblik over den mest relevante strukturelle udvikling i EU's banksektor i 2001 og i et vist omfang første halvdel af 2002. ECB har til hensigt fortsat at udgive lignende rapporter med jævne mellemrum.

Analysen er baseret på kvalitative vurderinger fra centralbanker og tilsynsførende myndigheder og kvantitative oplysninger fra adskillige kilder.

Rapporten dækker en lang række områder, herunder de gældende betingelser på bankmarkedet, bankstrukturer og drift, strukturelle ændringer i banksektorens overordnede risikoprofil, risikostyringssystemer og offentlige indgreb. Hovedpunkterne kan opsummeres som følger:

•
Pres for øget effektivitet.

Bankerne står over for øget konkurrence som et resultat af deregulering, internationalisering og et pres om at skabe "aktionærværdi", der kræver, stigende indtægter og kontrol med udgifterne. Disse målsætninger forfølges på forskellig vis, bl.a. gennem øget spredning af aktiviteterne, intense bestræbelser på at reducere omkostningerne, organisatorisk strømlining og en mere forsigtig risikohåndtering.

•
Bestræbelser inden for risikostyring.

Grundet de finansielle markeders svingende og dårlige præstationer er begrebet risiko blevet endnu vigtigere for bankerne. Finansiell nytænkning og udvikling af nye regelsæt fører til en mere sofistikeret håndtering af risikostyringen. Der er observeret yderligere forbedringer af risikostyringsteknikken – specielt inden for kreditrisiko og driftsrisiko – i takt med at bankerne forbereder sig på de nye rammer for *tilstrækkelig kapital* ("Basel II").

•
Spredning af bankforretninger og øget kundebeskyttelse.

Tilsynsmyndighederne ligger i stigende grad vægt på kundebeskyttelse. Når banker øger deres investerings og formuehåndteringsaktiviteter, udsættes deres kunder for yderligere markedsrisici. Bankerne befinder sig derfor i en situation, hvor de skal håndtere nye spørgsmål mht. salg af formuehåndteringsprodukter, håndteringen af klager, og spørgsmål om kundeafhjælpning. Det grundlæggende spørgsmål er, i hvilket omfang individuelle investorer selv skal tage ansvaret for deres beslutninger, og hvilken rolle banker og myndigheder skal have.

Overordnet set har de strukturelle trends, der er identificeret i denne rapport, styrket EU's banksektor og dermed øget dens modstandsdygtighed over for de betydelige chok, den har været udsat for på det sidste.

Rapporten kan downloades fra sektionen "[Publications](http://www.ecb.int)" på ECB's webside (<http://www.ecb.int>).

Papirkopier kan også fås gratis ved henvendelse til ECB's Presse og Informationsafdeling (Fax: +49 69 1344 7404).

Den Europæiske Centralbank

Presseog Informationsafdelingen

Kaiserstrasse 29, D-60311 Frankfurt am Main

Tlf.: +49 69 1344 7455, Fax: 49 69 1344 7404

Internet: <http://www.ecb.int>

Gengivelse er tilladt med angivelse af kilde.

BE-Translating



For more information, please visit:
<http://www.be-translating.dk>

Or contact us by email, telephone or fax:
be@be-translating.dk
Ph/Fax: +45 86 18 77 24