

2015



**PROMOTING FINANCIAL STABILITY
PROTECTING TAXPAYERS**

2025

**A DECADE
OF RESILIENCE**



**RESILIENCE THROUGH
COORDINATION**

United crisis management

The SRM plans for and manages failing banks – responding with fast, coordinated action to contain risks and maintain financial stability.

**PROTECTING
THE TAXPAYER**

Bank failures, not bailouts

Taxpayers no longer bear the cost of failing banks.

Instead, banks must build up loss-absorbing capacity, and shareholders and creditors are 'bailed in' to bear losses.

The Single Resolution Fund, financed by the banking industry and now at €80 billion, can support effective resolution when needed.

**PROMOTING
FINANCIAL STABILITY**

Confidence through clear rules

Clear plans and tested tools ensure banks exit the market smoothly. Troubled banks can be dealt with - without triggering wider disruption.



PROVEN IN PRACTICE

**STRONG BANKS
SAFE DEPOSITS
A TRUSTED FRAMEWORK**

The SRM's work means banks are better equipped to handle a crisis. The Banking Union provides strong depositor protection and ensures taxpayers are protected against state bailouts.

Together, we are building a
more resilient and stable financial system for everyone