

PROMOTING FINANCIAL STABILITY **PROTECTING TAXPAYERS**

2025

A DECADE OF RESILIENCE



National Resolution Authorities (NRAs)

RESILIENCE THROUGH COORDINATION

The SRM plans for and manages coordinated action to contain risks The Single Resolution Mechanism (SRM) is the second pillar of the Banking Union.

It provides centralised and independent decision-making on bank resolution, making sure that the public interest and critical economic functions are protected when banks fail.

The SRM enables fast and effective decisions across the Banking Union - minimising risks to financial stability and limiting the need for public financial support.



United crisis management

failing banks - responding with fast, 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.





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