In October 2017, the parliament endorsed the EC’s proposal to amend the Capital Requirements for Financial Institutions (CRD IV) Directive in order to strengthen the prudential framework for banks and building societies. The objective was to reinforce the capital buffer that these institutions can use to absorb losses and reduce their impact on the real economy amid emerging risks. The proposals included a number of key changes to the current framework, including an increase in the level of Common Equity, a increase in the buffer available for resolution purposes, and a reduction in capital requirements for banks and building societies using a certain kind of instrument. The proposals were also designed to ensure that the capital buffer could be used to absorb losses in the event of a crisis and to support the economy during such a crisis.

By the end of Q1 2018, the European Parliament and the European Council had adopted and signed the revisions to the CRD IV. The revisions were expected to enter into force in 2019. These changes were expected to lead to a significant increase in the amount of capital that banks and building societies would need to hold in order to meet regulatory requirements. This would, in turn, lead to an increase in the cost of capital for these institutions, which in turn would lead to an increase in the cost of credit for businesses and individuals. The changes were also expected to lead to a reduction in the amount of credit that banks and building societies would be able to extend to businesses and individuals, which would in turn lead to a reduction in the overall amount of credit in the economy. The changes were also expected to lead to a reduction in the amount of risk that banks and building societies would be able to take on, which in turn would lead to a reduction in the overall amount of risk in the economy. The changes were also expected to lead to a reduction in the amount of innovation that banks and building societies would be able to offer to businesses and individuals, which in turn would lead to a reduction in the overall amount of innovation in the economy.

In Q1 2020, the European Banking Authority published a report on the implementation of the CRD IV. The report found that the changes to the CRD IV had led to a significant increase in the amount of capital that banks and building societies would need to hold in order to meet regulatory requirements. The report also found that the changes had led to a significant increase in the cost of capital for these institutions, which in turn had led to a significant increase in the cost of credit for businesses and individuals. The report also found that the changes had led to a significant reduction in the amount of credit that banks and building societies would be able to extend to businesses and individuals, which in turn had led to a significant reduction in the overall amount of credit in the economy. The report also found that the changes had led to a significant reduction in the amount of risk that banks and building societies would be able to take on, which in turn had led to a significant reduction in the overall amount of risk in the economy. The report also found that the changes had led to a significant reduction in the amount of innovation that banks and building societies would be able to offer to businesses and individuals, which in turn had led to a significant reduction in the overall amount of innovation in the economy.

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