

Stellungnahmen DK-Stellungnahme “Regulation amending Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms COM (2015) 473“

25. November 2015

Die Europäische Kommission hat am 30. September 2015 Legislativvorschläge für eine CRR-Änderungsverordnung bzgl. Verbriefungen veröffentlicht. Die CRR-Änderungsverordnung setzt die Baseler Vorschriften zur Methodik für die Ermittlung der Eigenkapitalanforderungen und die angepassten Risikogewichte für Verbriefungspositionen um.

Aus der Stellungnahme:

We expressively welcome the plan to reduce risk weights for qualifying securitisations compared to those in the securitisation framework by the Basel Committee that has to be implemented by 1 January 2018. It should nevertheless be borne in mind that the capital requirements for STS securitisations will be considerably higher than today.

This applies, inter alia, to the floor risk weight for senior tranches. Even a reduction from 15% to 10% for qualifying securitisations in the IRB approach would mean an increase of the floor from 7% to 10% compared to the current situation (see Article 260 CRR-R). [...]