

# **Resolution, Deposit Insurance, Fiscal Backstop: A National Perspective**

Maria J. Nieto

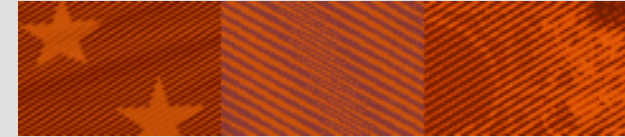
Banco de España

The Future of Banking Regulation and Supervision in the EU  
ESCB – MOCOMILA  
Frankfurt, 15 November 2013

Directorate Banking Regulation and Financial Stability

[These views do not necessarily represent those of Banco de España or the Eurosystem](#)

# Resolution of Banking Crisis: Spanish Perspective



2009

FROB

2010

- Reform provisioning
- Reform savings banks legal framework

2011

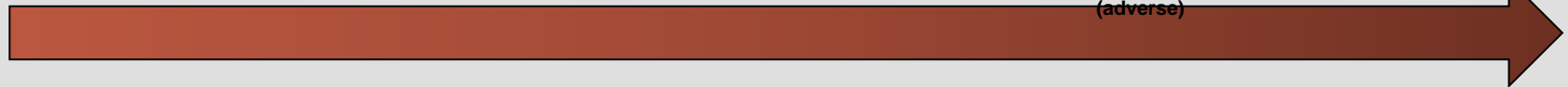
- Increase capital requirements

2012 1H

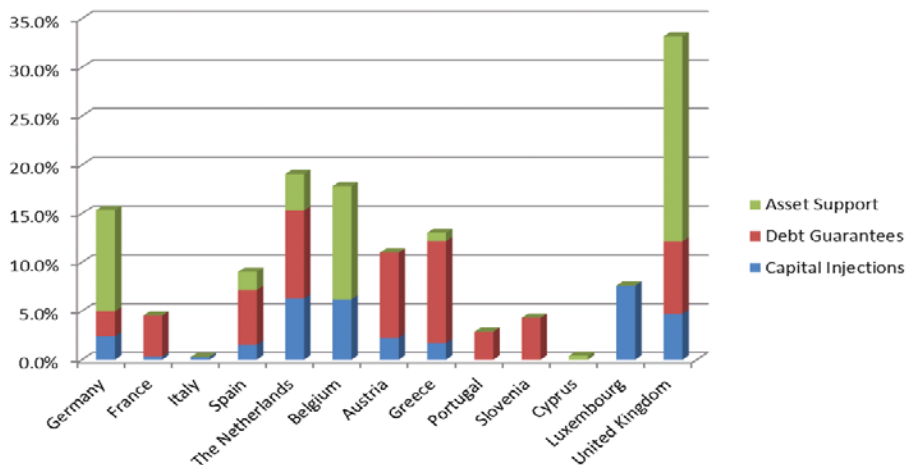
- Increase provision RE
- Top Down ST
- €50-60 bill capital (adverse)

2012 2H

MoU €100 bill contingent facility



**Government Support to Banks as % of Member Country GDP in October 2010**



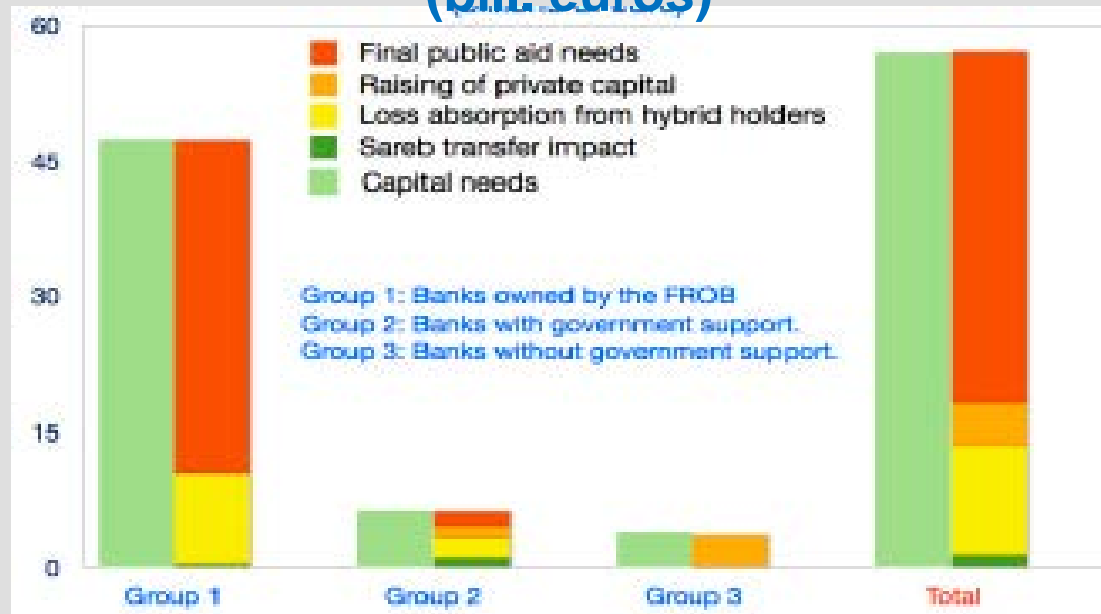
-Identification of capital needs by independent consultants

- New Bank Restructuring Law

# Resolution of Banking Crisis: Spanish Perspective



## Burden sharing of stress test capital shortfall (bill. euros)



Source: IMF