

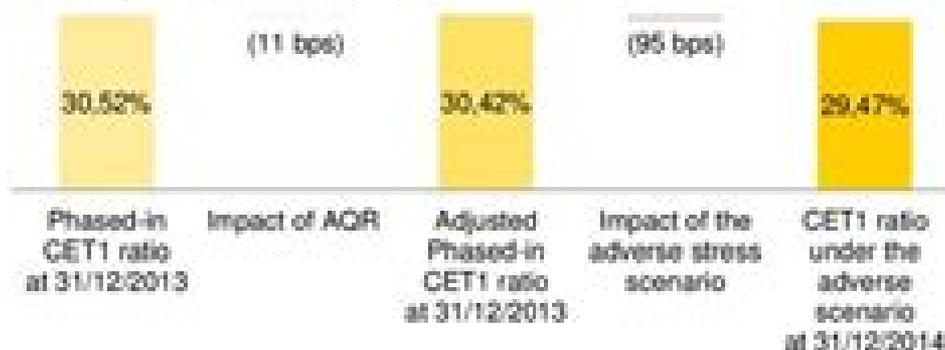
# Bpifrance successfully passes Asset Quality Review / Stress Test and confirms its financial soundness

## Overview

- The European Central Bank conducted a Comprehensive Assessment of the 130 most significant Eurozone banking groups' balance sheets encompassing:
  - An Asset Quality Review – AQR
  - A Stress Test performed in close cooperation with the European Banking Authority (EBA)
- An unprecedented exercise in terms of scope and duration
  - 8 months investigation by auditors mandated by the supervisory authorities
  - In-depth review of methods, commitment policies and procedures of Bpifrance
  - Detailed review of 800+ credit files and comparison with models developed by ECB and EBA (challenger model)
- A Stress Test performed under extremely severe assumptions with respect to evolutions of economics and market conditions

## Main Results

### Normative impacts on CET1 ratio



- AQR: minor regulatory impact, limited to -11 bps
  - Adjusted CET1 ratio at 30.42% at 31/12/2013
  - Adjustments on specific provisions
  - Collectives provisions: no adjustment, provisions set aside are more than 3x higher than the ECB required level
- Adverse scenario: impact of -95 bps
  - CET1 ratio after adverse scenario at 29.47% at 31/12/2014<sup>1</sup>
  - More than 5x higher than the required minimum threshold of 5.5%

Comprehensive assessment confirms Bpifrance's assets and risk management models quality, and its long-term resilience

# Bank Soundness A Bankers Guide To Controlling Asset Quality

**Hongru Du**



## **Bank Soundness A Bankers Guide To Controlling Asset Quality:**

Bank Soundness Leonard M. Matz,1988      **The St. James Encyclopedia of Banking & Finance** Glenn Gaywaine Munn,1991 Over four thousand entries identify terms and explain concepts in banking finance economics business and investment      **The Publishers Weekly** ,1988      *Operational Guidance Note On Program Design and Conditionality* International Monetary Fund. Strategy, Policy, & Review Department,2024-01-30 This note aims to provide guidance on the key principles and considerations underlying the design of Fund supported programs The note expands on the previous operational guidance notes on conditionality published over 2003 2014 incorporating lessons from the 2018 19 Review of Conditionality and other recent key policy developments including the recommendation of the Management s Implementation Plan in response to Independent Evaluation Office IEO s report on growth and adjustment in IMF supported programs The note in particular highlights operational advice to i improve the realism of macroeconomic forecast in programs and fostering a more systematic analysis of contingency plans and risks ii improve the focus depth implementation and tailoring of structural conditions SCs with due consideration of growth effects and iii help strengthen the ownership of country authorities Designed as a comprehensive reference and primer on program design and conditionality in an accessible and transparent manner the note refers in summary to a broad range of economic and policy considerations over the lifecycle of Fund supported programs As with all guidance notes the relevant IMF Executive Board Decisions remain the primary legal authority on matters covered in this note      **Subject Guide to Books in Print** ,1975      **National Monetary and Banking Policy** United States. Congress. Senate. Committee on Banking and Currency,1940      *Banking Regulations for Examiners* United States,1999      American Bookseller ,1988      **Code of Federal Regulations, Title 12, Banks and Banking, Pt. 200-219, Revised as of January 1, 2012** Office of the Federal Register (U.S.) Staff,2012-03-16      **Code of Federal Regulations, Title 12, Banks and Banking, Pt. 300-499, Revised as of January 1, 2011** ,2011-03-21      Title 12 Banks and Banking Parts 200-219 (Revised as of January 1, 2014) Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-01-01 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters      **Code of Federal Regulations, Title 12, Banks and Banking, Pt. 200-219, Revised as of January 1, 2011** ,2011-03-21      **Code of Federal Regulations, Title 12, Banks and Banking** ,2011-03-31      Latin Banking Guide & Directory ,1999      Books in Print ,1994      **The Regulation of Banking** Michael P. Malloy,1992      **Consumer Finance Law Quarterly Report** ,1984      Taxmann's Statutory Guide for Non-banking Financial Companies Incorporating New Return Forms ,2000      *Quarterly Journal* United States. Office of the Comptroller of the Currency,1987      *Money and Banking* James Marvin Peterson,Delmas Richard Cawthorne,Philipp Hans Lohman,1946

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## **Table of Contents Bank Soundness A Bankers Guide To Controlling Asset Quality**

1. Understanding the eBook Bank Soundness A Bankers Guide To Controlling Asset Quality
  - The Rise of Digital Reading Bank Soundness A Bankers Guide To Controlling Asset Quality
  - Advantages of eBooks Over Traditional Books
2. Identifying Bank Soundness A Bankers Guide To Controlling Asset Quality
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Bank Soundness A Bankers Guide To Controlling Asset Quality
  - User-Friendly Interface
4. Exploring eBook Recommendations from Bank Soundness A Bankers Guide To Controlling Asset Quality
  - Personalized Recommendations
  - Bank Soundness A Bankers Guide To Controlling Asset Quality User Reviews and Ratings
  - Bank Soundness A Bankers Guide To Controlling Asset Quality and Bestseller Lists
5. Accessing Bank Soundness A Bankers Guide To Controlling Asset Quality Free and Paid eBooks
  - Bank Soundness A Bankers Guide To Controlling Asset Quality Public Domain eBooks
  - Bank Soundness A Bankers Guide To Controlling Asset Quality eBook Subscription Services
  - Bank Soundness A Bankers Guide To Controlling Asset Quality Budget-Friendly Options
6. Navigating Bank Soundness A Bankers Guide To Controlling Asset Quality eBook Formats
  - ePub, PDF, MOBI, and More
  - Bank Soundness A Bankers Guide To Controlling Asset Quality Compatibility with Devices
  - Bank Soundness A Bankers Guide To Controlling Asset Quality Enhanced eBook Features
7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Bank Soundness A Bankers Guide To Controlling Asset Quality
  - Highlighting and Note-Taking Bank Soundness A Bankers Guide To Controlling Asset Quality
  - Interactive Elements Bank Soundness A Bankers Guide To Controlling Asset Quality
8. Staying Engaged with Bank Soundness A Bankers Guide To Controlling Asset Quality
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers Bank Soundness A Bankers Guide To Controlling Asset Quality
  9. Balancing eBooks and Physical Books Bank Soundness A Bankers Guide To Controlling Asset Quality
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection Bank Soundness A Bankers Guide To Controlling Asset Quality
  10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
  11. Cultivating a Reading Routine Bank Soundness A Bankers Guide To Controlling Asset Quality
    - Setting Reading Goals Bank Soundness A Bankers Guide To Controlling Asset Quality
    - Carving Out Dedicated Reading Time
  12. Sourcing Reliable Information of Bank Soundness A Bankers Guide To Controlling Asset Quality
    - Fact-Checking eBook Content of Bank Soundness A Bankers Guide To Controlling Asset Quality
    - Distinguishing Credible Sources
  13. Promoting Lifelong Learning
    - Utilizing eBooks for Skill Development
    - Exploring Educational eBooks
  14. Embracing eBook Trends
    - Integration of Multimedia Elements
    - Interactive and Gamified eBooks

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