

## Our work

Our supervisory priorities build on an assessment of the key risks faced by the banks we supervise. They are essential for coordinating supervisory action across banks in a harmonised and proportionate manner, with due regard to the diversity of banks' business models.

Over the last ten years we have focused on numerous risks, both traditional and emerging. What are 10 things that kept us busy in the last 10 years?

Leveraged finance

Sound governance and risk management

Brexit preparations

Business models

Non-performing loans

Stress testing

Energy crisis

COVID-19

IT and cyber risks

Climate and environmental risks

## Our teams

We work in interdisciplinary and multinational teams that bring together staff members from the ECB and national supervisory authorities of the countries participating in the Single Supervisory Mechanism (SSM). Together, we build on the best practices established across different supervisory authorities, working under a shared European mandate. In doing so, we are unlocking the potential offered by diversity while building a common culture and set of values.



### Joint supervisory teams

The joint supervisory teams are a key form of cooperation within the SSM, in which ECB and national supervisors come together to carry out the ongoing supervision of significant banks according to their business model.

### National supervisory teams

National supervisors carry out the ongoing supervision of less significant banks under the oversight of the ECB, leveraging joint methodologies and conducting many common supervisory initiatives across all participating countries.

### On-site inspectors

- On-site inspections
- Asset quality reviews
- Internal model investigations

### Supervisory strategy & risk experts

- Strategic planning
- Strategic risk
- Analytics
- Supervisory priorities
- Consistent treatment of all banks

### Governance & operations experts

- Supporting decision-making
- Fit and proper assessments
- Authorisations
- Enforcement & sanctions
- Digitalisation

### Horizontal supervision experts

- Risk expertise
- Benchmarking
- Industry-wide assessments
- Methodologies & policy stances
- Stress testing

